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CHICAGO BRANCH OFFICE

R. S. Chaloner, Resident Vice-President

A-2025 Insurance Exchange

Telephone Wabash 5900

THURSDAY, OCTOBER 3, 1946

Speaking Of Saving Money...



Putting off seeing your dentist is one way to save money... but the final cost may be painfully high.



A Better way to save money is to put your Insurance on a 3-year basis... and reduce your premium 16⅓%.

If, for example, your fire insurance premiums are \$50. a year, in three years you would pay \$150. When you buy your insurance on a 3-year basis, however, you cut your premiums to \$125. You save \$25. or 16⅓%. (On a five-year basis you save 20%.)

It will pay you to consult your local insurance agent and see how much you can save by putting as many policies as possible on this economy basis. You can depend on representatives of the Aetna Insurance Group to give you sound advice.

Bear in mind, also, that when your insurance is with capital stock companies such as those comprising the Aetna Insurance Group, it is backed by *both* a paid-in capital and surplus. You are never liable for assessment.

DON'T GUESS ABOUT INSURANCE—CONSULT YOUR LOCAL AGENT OR BROKER

Aetna Insurance Group



HARTFORD, CONNECTICUT

AETNA INSURANCE CO. • THE WORLD FIRE & MARINE INSURANCE CO.
THE CENTURY INDEMNITY COMPANY • PIEDMONT FIRE INSURANCE COMPANY
STANDARD INSURANCE CO. OF N. Y. • STANDARD SURETY & CASUALTY CO. OF N. Y.

MEMO

TO BROKERS AND AGENTS

The more policies you can issue on a 3 or 5 year basis, the more you simplify your office routine... and the more insurance buyers save on premium costs. Aetna national advertising is featuring this timely point. This advertisement appears—in color—in the October 28th issue of *Time*, the weekly news magazine—The December 9th issue of *Newsweek*—and the November 15th issue of *United States News*. The Aetna Insurance Group, W. Ross McCain, Pres.

Sawyer Sees Field as Sole Source of "Virile Leadership"

Warns Against "State- Legalized Law-Breaking" in St. Louis Talk

ST. LOUIS—Urging that producers come forward with a "virile leadership in the public interest," E. W. Sawyer, New York City, counsel for National Assn. of Insurance Brokers and National Assn. of Casualty & Surety Agents declared in a talk here that "if producers cannot produce that leadership for which Congress is watching, that leadership is not likely to appear."

In an address before the St. Louis Insurance Brokers Assn., and St. Louis Board, co-sponsored by the National Assn. of Casualty & Surety Agents, Mr. Sawyer said that leadership by insurance companies or by insurance company organizations has never been conspicuously inspired by public interest because their interests differ from those of the public but that interests of producers, even their selfish interests, coincide with public interest.

Amazed at Interpretations

Mr. Sawyer said that Senator O'Mahoney of Wyoming, Assistant Attorney General Berge and others qualified to speak on behalf of public authority have on several occasions stated in very clear language the issues involved in the present problems arising out of the S.E.U.A. decision and P.L. 15.

"The ingenuity of persons in the insurance business in interpreting those statements to mean almost anything except what was clearly stated is truly astounding," said Mr. Sawyer. "Those statements could be ambiguous only to a person who did not care to hear the facts."

"Note that the Senator says three things must be preserved—freedom, competition, and solvency. By making the anti-trust laws applicable to insurance on Jan. 1, 1948, Congress is preserving freedom and competition in insurance to the same extent that freedom and competition in other businesses are preserved. By permitting the states to oust the application of these laws by state regulation of phases of insurance within their scope, Congress is not inviting the insurance business to pass from private lawbreaking to state-legalized law-breaking. Congress is not saying: 'If states wish to kill freedom and competition, it is all right with Congress provided the states regulate the method of execution.' Rather, Congress is saying that insurance differs in many respects from other businesses, and if adequate protection of public interest requires regulation under a theory differing from the federal laws, states may regulate under a different theory."

Warns of Congressional Scrutiny

Mr. Sawyer warned that after Jan. 1, 1948, Congress can, and undoubtedly will, review the legislation enacted by the states. If it does not meet congressional standards for adequate public protection, Congress can, and undoubtedly will, take further action.

Mr. Sawyer said he knew of no serious objection to permitting insurance

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W. P. Welsh Victor in Hot N.A.I.A. Election Contest

Ferguson Loses V.-P. Place by 2 Votes— Bows Off Committee

Guy T. Warfield, Jr., Baltimore, was formally elected and installed as president of the National Assn. of Insurance Agents at the final session of the 50th anniversary convention last week. William P. Welsh, Pasadena, was elected vice-president unanimously (on the surface) and John C. Stott, Norwich, N. Y., and Robert S. Perkins, Manchester, N. H., were elected to the executive committee. Under the N.A.I.A. constitution, these four men will choose three more members of the executive committee.

Such is the formal story. Behind it lies—and many details are still entangled—one of the bitterest political fights in the 50 year history of the National association—a fight which caused almost unequalled personal ill-feeling and may well destroy the unity under which the N.A.I.A. has operated since the 1942 constitutional revision.

Welsh vs. Ferguson

After several days of wild rumors and political fence building, the executive session of the national board of state directors, met to nominate the president and vice-president, and elect two members of the executive committee. It turned into a bitter close battle for the vice-presidency between Mr. Welsh and W. Loring Ferguson, New Orleans, two year executive committee members and pre-convention favorites. It ended with Mr. Welsh the victor by two votes and Mr. Ferguson refusing to accept reelection to the executive committee. He later announced that he

will not accept reelection as state national director for the Louisiana association, thus leaving the national board, of which he has been a member since it was created in 1942.

There was, of course, at no time any opposition to Mr. Warfield, or any question about his nomination and election, but the vice-presidential nomination turned into the closest vote in the history of the N.A.I.A., Mr. Welsh winning 24 to 22.

The directors from Missouri and Michigan did not attend the election session. It is reported that they were for Mr. Ferguson and if so and had they been present there would have been a tie.

Rumors Galore

Prior to the commencement of the Denver meeting, there had been far fewer rumors than usual about campaigns for the vice-presidency. Only last year, when everyone in his right mind took it for granted that Mr. Warfield would go up, did it seem quieter on the surface. Mr. Ferguson, having been elected to the executive committee for two years running, seemed the logical vice-presidential choice to most observers and no one seemed very excited about it.

Before the national board of state directors had started its first meeting on Friday preceding the convention, however, the whole picture had changed. For three days, rumors ran riot through the three Denver convention hotels of a campaign for every member of the executive committee—Messrs. Stott, Welsh and Ferguson, and R. A. Thompson, Minneapolis and J. F. Van Vechten, Akron. By Monday, as far as most observers could tell, it appeared that

(CONTINUED ON PAGE 14)

Dineen, Larson Tell of Central Office Deliberations

Views as to N.A.I.C. Headquarters Plan Are Still Multifarious

NEW YORK — Superintendent Dineen of New York and Commissioner Larson of Florida, president and executive committee chairman respectively of the National Assn. of Insurance Commissioners, have sent to all members of the N.A.I.A. a report on what was done at the executive committee meeting in Syracuse Sept. 4-5.

While all of the actions taken were reported in the trade press following the meeting, the report goes into some detail about the deliberations on the central office question. It points out that the discussions were informal and tentative, since all members of the executive committee were agreed that any action in connection with altering the duties of the secretary-treasurer and the possible creation of a central office would have to be taken by the association as a whole and that the committee had no authority to bind the association in this respect.

Wide Range of Suggestions

The report mentions that suggestions "ranged all the way from a plan which would provide an executive secretary, a counsel, an actuary, etc., patterned after Life Insurance Assn. of America, to an arrangement limited to a secretary whose duties were confined mainly to clerical work."

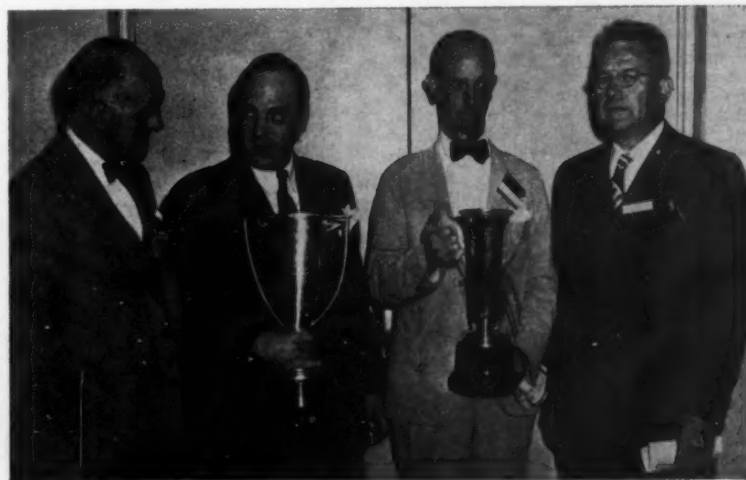
The committee also considered that there might be members of the association who do not favor the creation of a central office and would prefer the old system under which one man occupied the posts of secretary-treasurer and chairman of the committee on examinations and for a compensation of \$2,000 a year handled practically all the clerical work. All were agreed, according to the report, that "we did not want any central office to become a 'super-commissioner' setup which would infringe upon the rights and prerogatives of individual commissioners."

Parkinson on Temporary Basis

The report also brings out that Insurance Director Parkinson of Illinois, who was elected secretary-treasurer, stated that he was not a candidate for the permanent office of secretary and that he would take on this assignment as a temporary duty until the association agreed on a permanent program. An equitable readjustment of salary and expense allowances was voted, placing the amount allotted to the secretary-treasurer at \$1,500 a year—which it formerly was until the 1921 convention recommended that the secretary-treasurer and examinations chairman be the same commissioner—and allotting \$50 a month for services and expenses to the examinations committee chairman.

I. C. Faber, Chicago and Cook county manager of National Union Fire, is in St. Luke's hospital, Chicago, undergoing tests preparatory to a possible operation.

Ohioans Capture Two Trophies at Denver



The Ohio Assn. of Insurance Agents won two of the coveted cups at the convention of N.A.I.A. at Denver. Forty Ohio agents attended the convention and the Ohio association was awarded the California association mileage cup for having the most persons present who had traveled the longest distance.

The Ohio unit also was awarded the Extra Sparlin cup for the greatest achievement in the promotion of the American agency system. Secretary T. M. Gray submitted a portfolio showing advertisements, posters, letters, news articles, programs, fire prevention promotion and similar literature prepared in his office and distributed throughout the state during the past year.

Above are shown a quartet of Ohio leaders with the trophies. From left: J. F. Van Vechten, Akron, member N.A.I.A. executive committee; Mr. Gray holding Sparlin cup; Leeds Bronson, Hamilton, immediate past president with California cup, and Gustav May, Cincinnati, new president.

Minneapolis Assn. Case May Go to State Supreme Court

Russell Smith, attorney for J. T. Miller, general agent of Minneapolis, who last week lost his suit in district court charging the Minneapolis Assn. of Insurance Agents with illegal rate making, boycotting, and restraint of trade, has declared that he will appeal the case to the state supreme court.

This is the second time Mr. Miller has sued the association. In a similar action two years ago in federal court, the case was dismissed by mutual consent. Walter H. Bennett, counsel of the National association, assisted in the defense of both cases.

Judge Anderson's Decision

A clean bill of health was given the association by Judge Anderson of district court, who said:

"The by-laws and rules of defendant association requiring its members to charge, the legally established bureau rate approved by the insurance commissioner of Minnesota, except in special relief cases, is not an illegal agreement nor are the members of the association engaged in a conspiracy or combination in restraint of trade under the Minnesota anti-trust statute; nor do the by-laws, rules or such members fix, control, maintain or regulate the price of any article of trade, as prohibited by such section; nor do such by-laws, rules, or said members limit the production of fire insurance nor prevent or limit competition in the purchase or sale of such insurance.

By-Laws Forbid Boycott

"The by-laws do not permit, nor are its members engaged in the boycotting of insurance companies or insurance agents who are non-members of the association; nor do the by-laws, rules or members restrain competition in the fire insurance business. It is not an illegal agreement for a membership organization such as the Minneapolis Underwriters Assn. to have standards by which to judge eligibility requirements for admission, nor to have reasonable rules of conduct to govern activities of members which are not adverse to the public interest, such as the by-laws and rules of said association; nor to engage in concerted activities which are not violative of state law or which do not violate contracts if any such exist."

Speegle Decision in Cal. Revives Old Law and Causes Concern in Many Spheres

SAN FRANCISCO — Considerable interest has been expressed by California lawyers and business men in the decision of the California supreme court in the case of Xum Speegle vs. Pacific Board, wherein the court held the board had probably violated the Cartwright act, long forgotten and generally conceded out of operation.

The decision means that Speegle can go ahead with some hope for winning damages he has long demanded in the several suits he has filed—all of which resulted in favor of the board. It is now expected that the case will actually go to trial and the board will have the opportunity to defend itself against all charges.

Reviving the old Cartwright act—or as it was better known, the California little Sherman act—has caused considerable concern throughout all business in the state. One political columnist in San Francisco, discussing the situation which he unearthed despite the fact that the decision did not receive wide publicity, had this to say in part: "This law has been inoperative for three decades because about that long ago, the U. S. Supreme Court declared unconstitutional a similar act passed by the state of Colorado. * * * Now in the

Quartet of Leaders at Denver Parley



BEFORE HARRY FULLER'S CAMERA AT N.A.I.A. CONVENTION:
W. Ray Thomas, Pittsburgh, and C. F. Liscomb, Duluth, former N.A.I.A. presidents;
Frank T. Priest, Wichita, and Sidney O. Smith, Gainesville, Ga., past president.

General Agents Hold Denver Conference

The officers, members of the executive committee and committee chairmen of the American Assn. of Insurance General Agents met at Denver during the week of the convention of the National Assn. of Insurance Agents. President Frank H. Duff, Dallas, was in charge, Herbert Cobb Stebbins, the perennial secretary, made the arrangements for the meeting.

Among the members present were George E. Edmondson, Tampa; F. J. Pelletier, San Francisco; J. K. Shepherd, Little Rock; Raymond H. Stebbins, Denver; C. F. Zehnder, Nashville; P. D. Richards, San Francisco; Mack Anderson, Little Rock.

The organization decided to make an investigation as to the amount of premiums developed yearly by members and also to ascertain their loss ratios for some years. The opinion prevailed that inasmuch as these general

agents are well acquainted with their home territories and their conditions and also have an intimate acquaintance with their agents, the loss ratio would likely be lower than where agents reported to a distant point. Another feature that came to the front was that the general agents are very prominent in civic work, in financial drives for civic and philanthropic purposes and in this way they become prominent in their various sections.

It was decided to hold the 1947 annual meeting at Dallas. The date is yet to be fixed. E. A. Henne of Chicago, western manager of America Fore, called at the quarters to pay his respects and he was invited to remain in the meeting, which he did. General agents have been successful in organizing state associations. It was urged that where states have not been organized, steps should be taken to do so.

Massachusetts Agents' Program Nearly Ready

Program arrangements for the annual meeting of the Massachusetts Assn. of Insurance Agents are taking shape rapidly. The convention will be in the Hotel Sheraton, Worcester, Oct. 21-22.

Roger Kenney, insurance editor "United States Investor," will be speaker at the get-together dinner the evening of Oct. 21. He will speak on "The Agent's Place Under Public Law No. 15." Commissioner Harrington of Massachusetts will also speak.

C. Conrad Parker of Worcester will preside at the local board breakfast on the second day, which will be followed by business sessions throughout the morning. Emerson W. Elliott, manager of the Fire Companies Adjustment Bureau, assisted by Harvey R. Preston of Springfield will conduct a panel on "Fire Loss Adjustments in the Light of Present Day Replacement Values." The convention will close with a luncheon Tuesday at which Whitney H. Roddy of Bloomfield, N. J., will talk on "Agency Promotion and Good-Will."

Francis R. A. McGlynn, Worcester, a past president, is general chairman.

Horan Leaves Marine Post

H. K. Horan has resigned as marine manager of General of Seattle at the head office. He had occupied that position 15 years. Previously he was Seattle manager for St. Paul F. & M. four years and prior to that for four years was in charge of the jewelers block department of Commercial Union at San Francisco.

Eastern Agents Rap Handling of All-Industry Report

DENVER—C. I. Fisher, Providence, who had previously presided over the eastern agents conference, asked to be relieved of his duties. Morton V. V. White, Allentown, Pa., was elected president, A. C. Wallace, Goshen, N. Y., vice-president, and W. Harry Wilder, Hartford, the new secretary of the Connecticut association, secretary.

There was much discussion over the Sept. 21 "Saturday Evening Post" article, which described the "insurance stores" of Liberty Mutual, and parts which seemed to reflect on insurance agents. It was agreed that a ground-floor office is certainly not new in insurance, though it may be new for Liberty Mutual. The publication was criticised for publishing an article that offended a large number of subscribers.

In the discussion it was stated that perhaps stock companies and stock agents had been asleep and had not sought publicity of this nature. It was thought wise to refer the matter to the National association, on the ground that this is a public relations question. One agent said that undoubtedly there will be considerable discussion behind the curtains in the "Saturday Evening Post" office. It was said that one prominent Philadelphia insurance company president is a director of the Curtis Publishing Company.

New England Commissions

Another question that came up was the scale of commissions paid in most New England states. The ruling commission is now 20%. In other sections there is a graded system, usually 15%, 20% and 25%. In view of the increasing cost of conducting business and the price of supplies, it was stated that New England agents deserve more commission. It was decided to have the matter brought to the attention of the companies. Some of the delegates declared that there is too much secrecy about agency commissions.

Insurance is a retail business, and it was claimed that a survey of other retail activities would show that insurance agents are receiving less compensation than other similar businesses. It was voted to ask the National association to make a comprehensive survey of the cost of agency operations. There seemed to be a general agreement that there is no way to make a reduction in agency expense, because salaries have been increased and there is an increase in the cost of everything the agents have to buy.

Debate On Rate Bills

There was a sharp discussion over the all industry committee report. The state national directors approved the report of the committee but took no action on the bills themselves. The eastern agents felt it was a mistake not to make it clear that the National association was not endeavoring to force its state bodies to get back of these bills.

There were some objections to the bills from the agents, present, particularly to the so-called "traveling circus," which intends to visit every legislature and urge their passage. One of the prominent numbers of the "circus" is Frank J. Marryott, assistant general counsel of Liberty Mutual. The agents understood that he stated he did not advocate abolishing the agency system, but they felt he deserves careful watching.

Ohio Speakers Hear Guy

Allen C. Guy, Western Adjustment, Columbus, addressed the Ohio Stock Fire Insurance Speakers Club in Columbus Monday on "The Psychology of Public Speaking." About 40 were present.

1946 May Be Best Hail Year Ever

Loss Ratio Expected to Be 36%, Premiums About \$31 Million

With nearly all liability off the books, 1946 probably will be the best year since 1929 for hail on growing crops. It is estimated the loss ratio will run only about 36% for the United States and 28% for Canada. Premiums will be about \$31 million.

However, premiums in 1929 amounted only to about \$16 million and the loss ratio that year was 37.5%. Thus 1946 could be the best year in history for actual premium income.

Premiums this year probably will be less than in 1945 as some companies have withdrawn from a number of states because of poor experience and the Federal Crop Insurance Corp. has taken some of the business.

No Devastating Storms

There have been a large number of hail storms this year, but none of devastating effect. The largest is estimated at about five to six miles wide and 100 miles long, whereas in the past four or five years they have run 10 miles wide and 300 miles long, covering several states and laying waste crops all along the way.

Adjustment expense will be about the same as last year, because the storms were so widely scattered. Small claims have not been so numerous in the past.

Last year hail premiums were about \$29,700,000 and \$2,100,000 in Canada, the Canadian business accounting for about 7% of the total. The proportion is expected to run about the same this year.

The continental loss ratio last year was about 56% and for the three years previous was over 60% each year. In 1941 it was about 58%.

Company men point out that any profit this year is badly needed to help the very bad experience of 1942-44. Then, too, after 1929 premiums dropped off considerably because of the drought and did not pick up again until 1941. Loss ratios over that period were not favorable.

The only liability remaining is on fruit and soybeans and a few minor crops. This constitutes only a small portion of total business and will be almost entirely off the books by Nov. 1.

Contractor Tells Agents What's Wrong with Housing

In discussing government restrictions on the construction industry, at the building forum at the National Assn. of Insurance Agents meeting in Denver last week, W. A. Klinger, Sioux City prominent contractor, said: "The CPA and OPA have put construction under a fatal anesthesia. Mr. Wyatt is finishing the operation and the black market is adding more lethal injections."

Mr. Klinger minced no words in criticizing the federal government in bogging down the construction industry and mentioned that the government forecast for new construction this year would amount to \$15 billion whereas, with the present rate of progress and interference, he estimated it as being only \$10 billion. He added that it was his belief that the nation could use 1 million new housing units each year for the next 10 years and if the industry were allowed to proceed unhampered by the fetters of the various types of control, it could within the five years, at a high level of construction, bring the country up to a status quo.

Mr. Klinger observed that one out of every seven employable males today

depend in one way or another upon the construction industry, and stated that with such a dependence it would be obvious that any unhealthy situation in the industry would ultimately be reflected upon the national economy.

In referring to the day in the future when there will cease to be a sellers' market, Mr. Klinger stated that if the government planners leave the industry alone, it will fill in the breach after all other demands are met.

Referring to the past, he stated that in 1926-27, the industry built more than 1½ million units per year and in 1941, 778,000. Now, in 1946, Mr. Klinger emphasized that 649,000 had been started, 270,000 of which were under process of construction before March 26, and he believed that of this number less than 400,000 would be completed in 1946. This, he added, is 17 months since V-J Day and in spite of \$400 million in subsidies.

In a caustic tone, Mr. Klinger compared the Wyatt program to 16th century medicine, which believed that bloodletting would cure any ailment and if, in spite of all of the bloodletting the patient died, the physicians were said to have claimed that the patient would have died anyway. Mr. Klinger maintained that the present program is hamstringing the housing program and is shackling the entire industry to meet public demand.

Apartment Housing Needed

Mr. Klinger maintained that a survey indicated that GI's prefer apartment housing, yet nothing is being done in this line; instead there is a lot of private dwelling work. In discussing this, he suggested it might be possible that the country would go to the other extreme and the public, as well as the GI's, might go to the U. S. government and endorse government housing as the answer to the problem which the construction industry apparently was not solving. To this end Mr. Klinger said it might ultimately occur that insurance on these projects might, too, be handled by the government, resulting in ultimate socialization of this section of insurance.

He claimed, however, that if the industry were permitted to proceed without government regulation, it could do the job at a price and speed consistent with free enterprise.

Texas Mutual Agents Hold San Antonio Convention

The Texas Assn. of Mutual Insurance Agents held its annual meeting at San Antonio for two days with President C. P. Coates, presiding. L. T. Barton, Fort Worth, was elected president; R. L. Nichols, first vice-president; R. D. Spencer, San Antonio, second vice-president; and Dick Long, Wichita Falls, secretary-treasurer. Directors include H. A. Kinney, Houston; C. P. Coates, Fort Worth; Sterling Sasser, Austin; Clark Wood, Lubbock; Fred Tucker, Waco, and Lawrence Ilfrey, Houston.

A talk on the trend in casualty insurance was given by Paul Benbrook of the casualty division, Texas insurance board. A cocktail party sponsored by the A. B. Haston Claim Service was followed by a banquet, with an address by W. Jay Johnson on the need for better observance of auto traffic rules.

R. C. Merritt, vice-president Lumbermen's Mutual Casualty, Chicago, spoke on "Salesmanship Applied to Selling Mutual Insurance." M. J. Wilkinson, "The Company's Responsibility to the Agent"; E. A. Hook, Dallas, Texas, manager Lumbermen's Mutual Casualty, on "Comprehensive General Liability"; C. A. Bernaud, chairman the second day, on "Fun in Selling"; E. P. Goetzinger, Dallas, Texas special agent Indiana Lumbermen's Mutual, on "Business Interruption Insurance"; Len Sharp, Des Moines, Mill Owners Mutual Fire, on "Selling Insurance," and Dick Long, Dick Long Agency, Wichita Falls, on "How To Determine Values of Building."

Name N.A.I.C. Committees, Johnson Examination Head

NEW YORK—Superintendent Dineen of New York, as president of the National Assn. of Insurance Commissioners, has released the list of new N.A.I.C. committee appointments. It will be noted that Mr. Dineen has departed from the previous custom of having the secretary act as chairman of the examinations committee. Parkinson of Illinois was named secretary at the recent executive committee meeting at Syracuse but Johnson of Minnesota has been appointed chairman of the examinations committee. Following is the list of committees and their personnel of interest in the fire-casualty field:

Executive Committee: Chairman, Larson, Fla.; vice-chairman, Johnson, Minn.; Garrison, Cal.; Hodges, N. C.; Allyn, Conn.; Neel, Pa.; Martin, La.; Forbes, Mich.; Kavanaugh, Col.; Carlson, Utah; Dressel, Ohio.

Sub-committee on central office (appointed by executive committee): Chairman, Forbes, Mich.; Garrison, Cal.; Harrington, Mass.

Accident & Health: Chairman, Knowlton, N. H.; vice-chairman, Ensor, Md.; Parkinson, Ill.; White, Miss.; Kavanaugh, Col.; Butler, Texas; Allyn, Conn.; Larson, Fla.; Perkins, Maine; Garrison, Cal.

Blanks: Chairman, W. A. Robinson, Ohio actuary; vice-chairman, Johnson, Minn.; Albert Burger, Minn.; C. A. Tiffany, Ill.; C. B. Coulbourn, Va.; R. O. Hooker, Conn.; T. H. O'Connell, Mass.; J. F. Collins, N. Y.; G. H. McAteer, Wash.; E. L. Berger, Pa.; L. H. Sanford, Mich.; Ralph Knudsen, Iowa; C. D. Spangler, Neb.; F. M. Phillippl, Ala.; F. T. McGovern, R. I.; H. G. Sellman, Tenn.; C. J. McCann, Fla.; H. R. Strong, Texas; W. H. Bittle, N. J.; J. R. Malone, Cal. Sub-committee No. 1: Chairman, Johnson, Minn.; Mueller, S. D.; Gibbs, Texas. Sub-committee No. 2: Johnson, Minn.; Harrington, Mass.; Dineen, New York; Allyn, Conn.

Casualty and surety: Chairman, Bowles, Va.; vice-chairman, Gibbs, Texas; Mitchell, Ga.; Parkinson, Ill.; Knowlton, N. H.; Carlson, Utah. Sub-committee: Chairman Gibbs; Knowlton, Mitchell.

Examinations: Chairman, Johnson, Minn.; vice-chairman, McCormack, Tenn.; Gough, N. J.; Bowles, Va.; Jackson, Mo.; Forbes, Mich.; Butler, Texas; Thompson, Ore. Sub-committee on qualifications of examiners, preparation of manual and examination of rating organizations: Chairman, Gough; Thompson, Forbes.

Fire and Marine: Chairman, Carroll, R. I.; vice-chairman, White, Miss.; Hall, Texas; Martin, La.; Jordan, D. C.; Allyn, Conn.; Jackson, Mo.; Harrington, Mass.; Dineen, N. Y.; Hobbs, Kan. Sub-committee: Allyn, Harrington, Dineen.

Laws and legislation (including group hospitalization and medical service): Chairman, Garrison, Cal.; vice-chairman, Jackson, Mo.; Sullivan, Wash.; Ensor, Md.; Knowlton, N. H.; McKenzie, Ark.; Pearson, Ind.; Dickey, Okla.

Taxation: Chairman, Hodder, Neb.; vice-chairman, Carlson, Utah; Burns, Vt.; Schmidt, Nev.; Krueger, N. D.; Sims, W. Va.; Hodges, N. C.

Unauthorized insurance: Chairman, Benjamin, S. C.; vice-chairman, Burns, Vt.; Barrus, Wyo.; Mueller, S. D.; Swain, Del.; Schmidt, Nev.; Rummage, Ariz.; Dickey, Okla.; McMonigle, Idaho.

Valuation of securities: Chairman,

Dineen, N. Y.; vice-chairman, Gough, N. J.; Sullivan, Wash.; Harrington, Mass.; Martin, La.; Dressel, Ohio; McKenzie, Ark.; Johnson, Minn.; McCormack, Tenn. Sub-committee: Chairman, Harrington, Gough, Dineen.

Workmen's Compensation: Chairman, Hodges, N. C.; vice-chairman, Gibbs, Texas; Wilson, Ky.; Duel, Wis.; Garrison, Cal.; Forbes, Mich.; Benjamin, S. C.; Perkins, Maine. Sub-committee: Chairman, Gibbs, Texas; Benjamin, S. C.; Perkins, Maine.

In addition to the foregoing standing committees the list includes the following special committees:

Federal legislation: Chairman, Harrington, Mass.; Dineen, N. Y.; Johnson, Minn.; McCormack, Tenn.; Thompson, Ore.; Larson, Fla.; Garrison, Cal.

Rates and Rating organizations: Chairman, Harrington, Mass.; vice-chairman, Dineen, N. Y.; Johnson, Minn.; McCormack, Tenn.; Thompson, Ore.; Larson, Fla.; Garrison, Cal.

Multiple coverage: Chairman, Harrington, Mass.; Ensor, Md.; Allyn, Conn. The eight industry members of this committee and the members of the all-industry committee, all of whom are appointed by the insurance industry, continue the same. This is also true of the industry fire and industry casualty committees on interstate rating.

Fire prevention: Chairman, McCormack, Tenn.; vice-chairman, McKenzie, Ark.; Wilson, Ky.; Hall, Texas; Knowlton, N. H.; Mueller, S. D.; Perkins, Maine; Hodges, N. C.

Interstate rating and irregular underwriting practices: Chairman, Forbes, Mich.; vice-chairman, White, Miss.; Sullivan, Wash.; Bowles, Va.; Jackson, Mo.; McCormack, Tenn.

Real estate: Chairman, Neel, Pa.; vice-chairman, McMonigle, Idaho; Pearson, Ind.; Krueger, N. D.; Burns, Vt.; Carroll, R. I.; Larson, Fla.; Jordan, D. C.; Sims, W. Va.; Hodder, Neb.

Uniform accounting: Chairman, Gibbs, Texas; Fischer, Iowa; Dineen, N. Y.

Significance Seen in Big Demand for Sawyer Paper

NEW YORK—The National Assn. of Insurance Brokers has filed requests for between 1,500 and 2,000 copies of the memorandum which its counsel, E. W. Sawyer, filed with the all-industry committee urging minimum rate control as an alternative for those states not wishing to set up the complete plan contemplated by the model rating bills sponsored by the all-industry committee and the National Assn. of Insurance Commissioners.

Requests have come from organizations, company executives and insurance commissioners. George H. Ort, secretary of the National Assn. of Insurance Brokers, feels that the widespread interest in Mr. Sawyer's proposal since its submission to the all-industry committee indicates it will have the very closest consideration by the committee's Sherman-act sub-committee and the full committee.

Zone 1 Conference Seeks Better Licensing System

HARTFORD—Agent licensing authorities of New England, New York and New Jersey held a two-day Zone 1 conference at the Connecticut department to effect standard and uniform licensing procedures in the four-state zone. The ultimate objective is to establish reciprocity among the zone states in license issuing. Forms are being prepared to submit to the commissioners the best practices now in vogue in the zone.

Jackson Birmingham President

Philip C. Jackson has been elected president of the Birmingham Association of Insurance Agents to fill the vacancy created by the resignation of James O. Hargis, Jr., who has moved to Orlando, Fla. Wilbur K. Allen was elected vice-president to succeed Mr. Jackson.

1946 Ins. Phone Book Out for Dallas-Houston

The National Underwriter Co. is distributing this week the 1946 edition of its Dallas-Houston Insurance Telephone Directory. The book, which has 56 pages, lists all of the life, fire and casualty insurance offices in the two cities with their postal zone and telephone numbers. It also lists adjusters, auto repair companies, and other offices having close association with insurance. The Dallas-Houston book is one of seven published for the cities of Baltimore-Washington, Chicago, Detroit, Boston, Philadelphia and Pittsburgh. Additional copies may be obtained from the Dallas office of the National Underwriter Co., 802 Wilson building, or from its Cincinnati or Chicago offices, at \$1 each.

ASK MINIMUM CONTROL

Brokers Denounce Rate Bills at Cal. Hearing

NEW YORK—The National Assn. of Insurance Brokers last week wired its opposition to rate regulatory bills drafted by the all-industry committee to the

hearing in California. The telegram stated that the association opposes adoption of the bills in their present form by California or any other state not favoring a very high degree of regulation. The all-industry committee is aware of this opposition, the telegram stated.

The association has pending with the all-industry committee suggested bills suitable for a lesser degree of regulation.

The brokers made it clear that they were expressing opposition to the bills in states like California that do not favor a high degree of regulation but not like

New York that do. This is understood to be the first outspoken opposition of the bills by a member of the all-industry committee.

Colo. Directors Meet Nov. 23

DENVER—The first meeting of the new board of directors of Colorado Assn. of Insurance Agents will be held at Sterling, Nov. 23.

Henry Cook of radio station GLO, Mason City, will speak before the Iowa Blue Goose luncheon Oct. 14.

OCT. 10-11 ARE DATES

Program Perfected for Wis. Agents Annual Meeting

The detailed program has been released for the annual meeting of the Wisconsin Assn. of Insurance Agents at Hotel Schroeder, Milwaukee, Oct. 10-11 as follows:

Thursday Morning Oct. 10

Forum—Henry H. Bush, Madison, chairman: Looking Forward—Fire & Allied Lines.

"Present Day Values and the Agent's Duty", George J. Leonhard, Jr., general agent, Madison.

"Today's Opportunities in Inland Marine," John M. Birmingham, Jr., Milwaukee, marine supervisor Home.

"Business Interruption," W. W. Sakow, Milwaukee, manager of Travelers Fire.

Question and answer period.

"Rate Regulatory Laws," Edward C. Stone, U. S. manager, Employers Liability.

Thursday Afternoon Oct. 10

Minutes of last convention, treasurer's report, budget report, committee reports.

"Report on the National Association" John S. Rowland, Racine, state national director.

"Report of Administration", Ben F. Fronk, Manitowoc, president.

Nominating committee report and election of officers.

Legislative committee report on agents license and qualification bill.

"Your Trade Association", Richard Thompson, Minneapolis, member of executive committee N.A.I.A.

Cocktail party, sponsored by company managers and field men.

Ladies party through the courtesy of Milwaukee Assn. of Insurance Women.

Thursday Evening Oct. 10

Annual Dinner, President Ben F. Fronk presiding.

Introduction of new officers, past presidents and their ladies, and distinguished guests.

Presentation of University of Wisconsin diplomas by Prof. Erwin A. Gaumnitz to graduates of 1946 insurance seminar, and the G.I. training course.

Floor show with C. Clifford Burmel as master of ceremonies, and dance.

Friday Morning Oct. 11

Forum—Maxwell Murphy, Green Bay, chairman: Looking Forward—Casualty Opportunities.

"Making Loss Service Produce Prestige and Premiums", Ray W. Ruehl, office attorney, Maryland Casualty Co.

"Automobile Insurance—Its Problems and Opportunities", Robert B. Notestein, manager Travelers Indemnity.

"Underwriting In The Air", DeWitt Holcomb, Chicago manager Aero Insurance Underwriters.

"Wisconsin Approved Plan of Hospital & Surgical Insurance", John D. Rogers, resident vice-president Continental Casualty.

"Companies Are Funny", Carleton L. Fisher, Providence, president Rhode Island Assn. of Insurance Agents.

Luncheon—"Subsidized Competitors of Private Enterprise", Vernon Scott, Chicago vice-president of National Tax Equality Assn.

Friday Afternoon Oct. 11

"The Insurance Agent and The Future", James C. O'Connor, editor Fire Casualty & Surety Bulletins.

"Why Insurance Seminars", Prof. Erwin A. Gaumnitz.

Report of resolutions committee, unfinished business, new business.

Ladies—Luncheon and party at Hubbard Lodge, Shorewood.

The executive committee will hold a dinner Wednesday night Oct. 9 for officers of local boards.



Men, Materials and Manufacture

Industry's complex risks are all a matter of vital concern to the Great American Group of Insurance Companies, issuing policies on almost every form of insurance except life.

To learn how you may unify your present policies covering industrial and personal risks, ask any one of the 16,000 conveniently located agents of the Great American Group, or your broker:

★ ★ ★

Peace of mind, the most desirable of all fortune's treasures, can be greatly furthered by complete insurance coverage.

GREAT AMERICAN GROUP of Insurance Companies

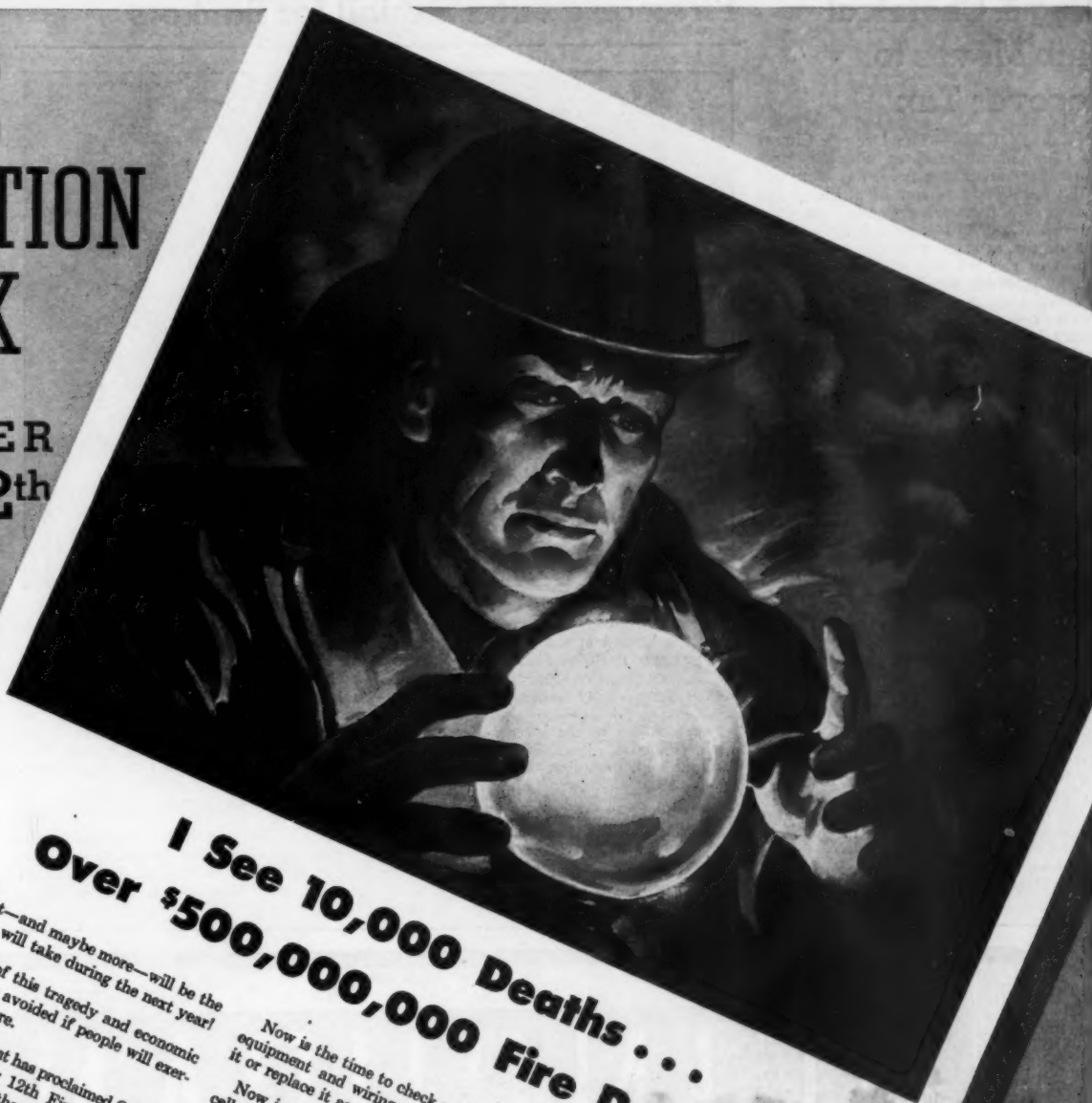
Great American
American National
Massachusetts Fire & Marine

Great American Indemnity
County Fire
North Carolina Home

American Alliance
Detroit Fire & Marine
Rochester American

FIRE PREVENTION WEEK

OCTOBER
6th - 12th



**I See 10,000 Deaths . . .
Over \$500,000,000 Fire Damage!**

That—and maybe more—will be the toll fire will take during the next year!

Much of this tragedy and economic loss can be avoided if people will exercise more care.

The President has proclaimed October 6th to October 12th Fire Prevention Week, to focus the eyes of the nation on this important problem. But we must make every week Fire Prevention Week—if we hope to check this ever-growing toll of avoidable death, injury, and destruction of property!

Now is the time to check war-weary equipment and wiring—and to repair it or replace it as soon as possible.

Now is the time to clean up attics, cellars and flues—to place inflammable materials away from fire exposure, and to put oily rags, paints and polishes in safe containers.

Now is the time to promise yourself not to be careless with matches, not to be careless while smoking.

Remember—insurance can pay for property destroyed by fire, but it cannot buy back a life!

THE CONTINENTAL
FIDELITY-PHENIX
- NIAGARA -
AMERICAN EAGLE
(FIRE INSURANCE COMPANIES)
FIDELITY & CASUALTY
COMPANY OF NEW YORK
Bernard M. Colver
Chairman
Frank A. Christensen
President

America Fore
INSURANCE GROUP

THIS AMERICA FORE ADVERTISEMENT appears in The Saturday Evening Post, Time and Newsweek to tie in with Fire Prevention Week. Are you doing your share to impress the vital importance of Fire Prevention on the public?

Drug & Chemical Club Moves to Recover Tax

NEW YORK—The Drug & Chemical Club, membership of which is predominantly insurance men, has sent out to its members a power of attorney for signature in recovering the tax on dues and initiation fees imposed by section 1710 of the internal revenue code. Collection of the tax was demanded of the club in 1942 on the basis of a decision rendered a short while before by a U. S. circuit court of appeals, which the bureau construed to mean that business luncheon clubs were subject to the tax, amounting to 20%. The club paid the tax to avoid possible fines and penalties but with the reservation of the right to sue and recover.

Must Act With Dispatch

Last June the Merchants Club of New York, a club of the same type as the Drug & Chemical, won a decision from the U. S. court of claims to the effect that the tax was not intended to be levied against clubs of this class. As a result all clubs eligible for refunds have been taking steps to recover the amounts paid. There will be interest at 6% from the date of payment. If the proceedings are successful, as they presumably will be, members of the Drug & Chemical Club will receive their taxes paid plus interest, less pro-rata deduction for legal fees and expenses.

Because claims for refund are subject to a four year statute of limitations action for recovery must be begun promptly. Hence it is desirable to have the powers of attorney returned to the club without delay.

Norman Rein of the insurance law firm of Rein, Mound & Cotton is representing the club.

Fireman's Fund Exhibit for Bankers



This exhibit was displayed by Fireman's Fund at the annual American Bankers Assn. convention at Chicago.

It presents the idea that complete kitchen installations and individual kitchen units are becoming increasingly available and that the purchase of these articles can be readily financed by banks. It then illustrates how Fireman's Fund can assist banks in obtaining this business through the "Hometown Credit-Savings Plan."

Those shown in the picture, from left, are Ray T. Bower, president Farmers State Bank, Worland, Wyo.; P. J. Leen, assistant western manager Fireman's Fund; Paul C. Wakefield, president Greene County Bank, Greeneville, Tenn., and Arthur O. Andersen, assistant western manager Fireman's Fund.

Morrow Board Chairman

George A. Morrow, a board member for 40 years, has been elected chairman of Western Assurance and British

America. He has been vice-president of the companies for 22 years and his former position is taken by Graham Morrow, who has been a director since 1938.

El Paso Agents Fighting \$100 Deductible in Tex.

The El Paso (Tex.) Insurance Exchange and its members have started a campaign opposing the \$100 deductible for hail and windstorm insurance, which became effective in all of Texas Sept. 1. At the Aug. 1 hearing, representatives of the El Paso Exchange presented graphs and exhibits supporting their claims that their district had a most favorable windstorm experience and that they would be unduly penalized if a separate rating zone was not established for the territory west of the Pecos river.

The El Paso agents are writing their companies requesting each one of them to file a special rate which will enable hail and windstorm insurance to be written at the present rates but without the \$100 deductible.

El Paso banks and building and loan associations are considering the possibility of not requiring extended coverage on property loans, and such action would materially reduce the premium income of all agents. The extended coverage rate in effect in New Mexico is 12 cents on dwellings, while just across the line in Texas the windstorm rate on dwellings is 42 cents.

Sellers with Ellis & Co.

J. E. Sellers has been appointed a field representative of the L. E. Ellis & Co. general agency of Des Moines. Mr. Sellers, recently discharged from the army, formerly was with the Iowa Insurance Service Bureau.

R. H. Platts, president of Standard Accident, has been elected a director of Michigan F. & M. to succeed the late Charles C. Bowen.

REINSURANCE



FIRE and ALLIED LINES

INTER-OCEAN REINSURANCE
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NEW YORK 90 JOHN ST.

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Protecting

AMERICAN INTERESTS ABROAD IS YOUR BUSINESS

You don't have to be versed in a dozen languages or know the insurance laws of many countries to handle the foreign insurance needs of American business; nor is it necessary for you to budge from your own community.

The American Foreign Insurance Association, through its world-wide facilities, including more than 200 Foreign Branch Offices and Agencies and 28 years of practical experience in foreign underwriting, knows the pertinent facts. It keeps pace with changing insurance laws, regulations and currency fluctuations in all foreign countries.

This knowledge is at your disposal!

Now, when the fast-growing trend of American business is toward expansion into foreign lands, our facilities and knowledge are of importance to agents and brokers who recognize the unusual premium opportunities in this field.

Insuring the foreign interests of American companies is *your business!* Write to American Foreign Insurance Association's Main Office for full information and guidance on all specific risks! Your inquiry will be given prompt attention.



AMERICAN FOREIGN INSURANCE ASSOCIATION

30 MAIDEN LANE • NEW YORK 7, NEW YORK

COMPLETE INSURANCE COVERAGE IN FOREIGN LANDS

125 Home Men at Milwaukee Parley

MILWAUKEE—Head office officials of Home, headed by President Harold V. Smith, managers and state agents from all parts of the country attended the first general business conference of Home at Hotel Schroeder here this week. The sessions opened Monday afternoon with a meeting of the field men, who selected subjects for panel discussions Tuesday. There was intimate interchange of ideas between the field men and officers.

Panel discussions continued through Tuesday. On Wednesday individual and group conferences were arranged for fieldmen.

The following home office officials were in attendance and held conference with field men on assigned subjects:

Vice-presidents Ivan Escott, service department, underwriting and reinsurance; Walter F. Beyer, automobile department, printing and supply, mail and telegraph; Ashby E. Hill, southern department, agency record, credit, personnel department; Mortimer E. Sprague, development, unprofitable agencies, Home Indemnity liaison; Leonard Peterson, western department, central files; John Glendening, eastern department; John S. Love, Home Indemnity; Frederick B. McBride, marine department; Vaughan L. Grady, Home Indemnity. Assistant Vice-president Herbert A. Payne, loss department, advertising, public relations; George Stroub, Pacific and foreign department; T. Morgan Williams, metropolitan department, and As-

sistant Secretary Norman S. White, general agencies.

Panel discussions are being continued Thursday morning. The final general session was scheduled for Thursday afternoon, and the conference will conclude with a victory dinner. About 125 home office and field men attended.

Three Companies Display Services to Mortgage Men

Hartford Fire, Paramount and Home were represented among exhibitors who displayed their products and services at the meeting of the Mortgage Bankers Assn. of America at Cincinnati. Paramount maintained headquarters and was represented by O. M. Murray, chairman; E. E. Murrey, president; B. T. Shutz, C. S. McCoombs, W. M. Beale and P. W. Smith, vice-presidents; Mrs. Hugo Dalmar, secretary, and these managers: A. W. Schmadeke, Indianapolis; E. E. Murrey, Jr., Nashville, and L. B. Hughes, Dallas.

L. E. Grisby, assistant manager, and B. E. Thorp, office manager western department, Chicago, represented Hartford Fire, which offered free secretarial service to members. Irwin Somerville, special agent, New York, represented Home.

Hjermstad Minn. President

At the annual meeting of the Minnesota Assn. of Mutual Insurance Compa-

nies at Minneapolis Monday these officers and directors were elected:

President, Hjalmar L. Hjermstad, Citizens Fund, Red Wing; vice-president, Weldon H. Smith, Minnesota Farmers Mutual, Minneapolis; secretary, A. J. Dahlstrom, Minneapolis.

R. E. Lehman, St. Paul Mutual, was elected as director to represent the association on the board of the National Assn. of Mutual Insurance Companies.

Fred S. King to Chicago Post

Underwriters Adjusting has appointed Fred S. King as assistant general manager. Mr. King has served the organization for 27 years, and is favorably and well known throughout the organization.

Mr. King's headquarters with Underwriters Adjusting have always been at Minneapolis. He has been manager there since 1929 and in recent years has also been supervisor for Minnesota and North and South Dakota.

Crawford Manages Glens Falls Auto, Marine Depts.

Glens Falls has designated Robert P. Crawford manager of the home office automobile and inland marine departments.

Mr. Crawford, upon his graduation from Dartmouth in 1937, entered the employment of Glens Falls. After training in the underwriting department, he was appointed special agent for central New York in 1940. Two years later he was transferred to Newark.

Upon leaving the service a year ago, he returned to New Jersey.

Put Out Safety Rules for Aircraft Fire Hazards

WASHINGTON—The Civil Aeronautics Board has issued several new safety regulations aimed at elimination of fire hazards in carrier aircraft, particularly commercial passenger craft. The regulations apply to aircraft now being designed and to those currently engaged in passenger service, which are powered with one or more engines of 600 horsepower or over. The new regulations provide for fire safety installations in the power plant, passenger and crew compartments, cargo and baggage compartments, and with respect to hydraulic fluid.

Abercrombie Back on Coast

L. R. Abercrombie, former resident comptroller of Hartford Fire in the Pacific department, who has more recently been in the home office, has returned to San Francisco as office manager.

Denver Conventioneers Are Victimized for \$800

DENVER—Five men posing as delegates to the N.A.I.A. convention, registering as representatives of Mutual Benefit Health & Accident from Cicero, Ill., and Detroit, operated a loaded dice game at the Cosmopolitan Hotel during the big cocktail party and again at the Lincoln Room of the Shirley Savoy Hotel, securing \$800 from legitimate delegates to the convention.

P. J. Glover, manager of E. W. Shaw & Co., Denver, became suspicious and asked for their credentials, informing police of his findings. Three of the five men escaped while two were jailed. They were fined \$300 and 90 days in jail—later the fine was reduced to \$100, the additional \$200 and 90 days being suspended provided they remained out of Denver for one year. The \$800 was taken by the "delegates" in 35 minutes' operation.

Stockton Rush to Brokerage Firm

R. Stockton Rush, formerly agency secretary of North America, is now associated with Booth, Potter, Seal & Co., insurance and reinsurance brokers of Philadelphia.



R. Stockton Rush

With the exception of 3½ years in the navy Mr. Rush had been with North America since 1926 when he joined the organization after attending Princeton University.

After training in New York, Baltimore and Philadelphia, he was appointed marine manager for Philadelphia. In 1931 he assumed the post of marine manager at Pittsburgh and a year later he went to Chicago as assistant western manager.

In 1936 he returned to Philadelphia as assistant secretary. Then, in 1937, he was elected fire secretary, specializing in fire underwriting, until 1940 when he became agency secretary. For the next two years he handled fire and marine agency problems and assisted in establishing the North America's service office system.

After seeing action in the Pacific with task force 58 he was released a year ago with the rank of lieutenant commander.

Rejoining North America Mr. Rush was sent to China where he spent five months to report on the condition of the company's far eastern offices. From this assignment he returned last spring.

His father is Benjamin Rush, chairman of North America, and a brother, Benjamin Rush, Jr., is vice-president of Indemnity of North America.

Am. Fore Hosts to 2,500

America Fore acted as host to the cocktail party at the N.A.I.A. convention with about 2,500 guests. The company got out the directory of the meeting, that work being supervised by Frank S. Ennis, advertising director. It is a very creditable piece of work.

The America Fore delegation from Chicago consisted of Vice-president E. A. Henne and Mrs. Henne, Assistant Secretary C. J. Lingenfelder and Mrs. Lingenfelder, and Assistant Secretary L. J. Feeney. The New York contingent was Vice-president Frank E. O'Brien, Agency Supervisor E. H. Luecke, Assistant Secretary A. H. Derbyshire and DeMott Belcher and Mr. Ennis.

The Cronan & McGraw agency, New York, Okla., has been sold to the Albright agency. The agency was established 36 years ago.

AVIATION MANAGER

who has had five years with the air force handling aviation insurance. Also has insurance background backed up with a lot of drive and personality.

FERGASON PERSONNEL

Insurance Personnel Exclusively

166 W. Jackson Blvd., Chicago 4, Ill.

SPRIT OF '46



NEW HORIZONS

EDUCATION today explores new paths to achievement, investigates new routes to knowledge and happiness—spurred by the bold new Spirit of '46.

This spirit of enlightenment is apparent in the newly expressed desire of some 25,000,000 American adults to enroll in educational courses... in broadened concepts of education as a force to help people live as well as make a living.

A nation alert to progress in education is a nation alert to progress in every field—

including insurance. Attuned to the trend are these two time-tested fire insurance companies. They, too, are attaining new horizons. New efficiency, new conceptions of service, modern streamlined procedures and operational policies developed by Millers National and Illinois Fire today are in the van of insurance progress.

Agents who see in today's enlightened Spirit of '46 a guide to tomorrow's advancement and prosperity will find these two modern companies eminently helpful.

MILLERS NATIONAL INSURANCE CO. ILLINOIS FIRE INSURANCE CO.

HOME OFFICE: 137 W. JACKSON BLVD., CHICAGO
SERVICE HEADQUARTERS FOR ALERT AGENTS

MILKMAN to an ARSONIST COW!



This month marks the 75th Anniversary of the great Chicago Fire. History tells us that the fire started in a barn from the kick of a cow upsetting a lantern.

Now it comes to light also that one J. J. Schaller of Oak Park, Ill., was milkman to "Firefly" O'Leary, that notorious arsonist cow, and that he served her customers regularly.

While there's no use crying over spilt milk (sic, pun intended) that one kick was a staggering blow indeed to insurance companies as a whole, irretrievably ruining many and severely crippling others. In fact, that very same kick cost the "North British and Mercantile" in its early days \$2,330,000 in policyholders' claims paid.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED
 THE PENNSYLVANIA FIRE INSURANCE COMPANY
 THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK
 THE MERCANTILE INSURANCE COMPANY OF AMERICA
 THE HOMELAND INSURANCE COMPANY OF AMERICA

150 WILLIAM STREET, NEW YORK 8, N. Y.

New York : Philadelphia : Boston : Detroit : Chicago : San Francisco

I.M.-Fire Adjusting Setup Working

Uninsured Get Claims Settled Promptly; Advantages in One Adjuster

NEW YORK—The agreement between fire companies and inland marine insurers on the handling of losses involving a bailee and the 10% off premises feature of the household goods fire coverage so far appear to have worked out satisfactorily. The principal objective,

to get losses—particularly those uninsured under the off premises feature of the household goods policy—paid promptly, seems to have been achieved. The industry has not had a spectacularly uninsured loss such as the Sutton rug concern in the Bronx last year, but there have been substantial losses, a few of them underinsured.

The big advantage of the new plan is in having one adjuster, appointed by the bailee's insurer, handle and clear all claims. The bailee—cleaning and dyeing establishment or laundry—secures a statement from his customer as to the loss. The report he fills out contains the question, Is there any household goods fire insurance? These uninsured claims then are paid first. The fire companies

pay their insured under the off premises feature, but the claims are examined and the amounts determined over-all by the bailee adjuster at the outset. The fire company then gets its money from the bailee's insurer.

Eliminates Duplication

Under the old method, without a central point of clearance, there was some duplication of claims under \$50. With the fire insurer settling its claims and then expecting to get its money back from the bailee's insurer, there was not always attention to values in the settlement. The household goods insurer might give the insured what he asked, without close measurement of depreciation.

Losses in the dry cleaning and laundry field have increased but largely because of the 10% off premises feature of the fire coverage. Direct bailee losses have improved somewhat.

Complaints from Customers

The New York City license commissioner in a talk last week indicated that the city is getting a number of complaints from customers of cleaning and dyeing establishments because of over-ceiling prices and lost merchandise. It has been suggested that the city pass an ordinance requiring such establishments to carry insurance before being granted a license. Insurance men say that this may help with respect to small one bundle losses due to pilferage, carelessness and the like, but that the real problem is the substantial underinsurance of most of these concerns. In even of a bad fire those customers who do not carry household goods coverage are almost certain to have to settle their claims for a less than 100 cents on the dollar because of inadequate insurance.

There is in addition to the fire-inland marine agreement a set of guiding principles between casualty and inland marine people on losses that involve the residence burglary and the personal effects floater policies. This has been in effect about the same length of time and appears to have worked out well.

Speegle Decision in Cal. Is Causing Much Concern

(CONTINUED FROM PAGE 2)

Mr. Levit says the decision does not hold that the board or insurance companies had harmed Speegle, that agency contracts are terminable at will and, therefore, there is no liability; that as the case had not been tried, Speegle's allegations must "be considered true" until proven otherwise.

"The allegations of Speegle's complaint up to this time are mere assertions unsupported by any evidence or proof," said Mr. Levit. He also pointed out that reviving of the supposedly unconstitutional Cartwright act by the court is more serious to other lines of business than to insurance.

G. & R. Group N. Y. Change

James H. Perry, New York state agent for Globe & Rutgers, has been relieved of traveling duties and placed on the reserve staff after more than 40 years of service.

G. & R., State of Pa., and American Home have arranged for Karl M. Keefer, state agent, to supervise the western half of New York and for Cornelius W. O'Donnell, special agent, to cover the eastern half.

Arthur O. Kloiber, special agent, G. & R. and American Home, will supervise Rockland and Putnam counties. F. F. Richardson, Inc., supervises New York suburban for State of Pa.

Atlantic Mutual Advances Behan

Atlantic Mutual has appointed Walter A. Behan assistant manager of the New York metropolitan production department. He has been with Atlantic since 1938 and has had a long experience in insurance.

Complete Program for Independent Group Oct. 14-15

The complete program for the annual meeting of the National Assn. of Independent Insurers at the Drake hotel, Chicago, Oct. 14-15, has been announced.

Two commissioners are on the program—Dineen of New York, N.A.I.C. president, and Parkinson of Illinois, secretary. Speaking the evening of Oct. 14, Mr. Dineen will discuss the model rating bills and allied topics. Mr. Parkinson will give the address of welcome.

Henry S. Moser, Sonnenschein, Berkson, Lautmann, Levinson & Morse, Chicago, president N.A.I.I., at the first session will introduce Mr. Parkinson, and Irving S. Markel, vice-president American Fidelity & Casualty, vice-president N.A.I.I., will respond at the conclusion of the director's remarks.

Following introduction of guests and members attending the second annual gathering, Mr. Moser will deliver the president's address. Treasurer's report will be given by Erwin A. Meyers, Ekern, Meyers & Mathias, Chicago, followed by secretary's report by W. C. Searl, secretary Auto Owners, Lansing, Mich.

A report of the committee on a uniform automobile statistical plan for compiling experience will be given by Edward P. Gallagher, vice-president American States, Indianapolis, committee chairman, to start the afternoon session.

Next will be Neil Russell, manager Inter-Insurance Exchange of Chicago Motor Club, discussing Mexico coverage.

Clarence Kenney, Allstate, chairman of the policy forms committee, will make a report; financial responsibility laws will be the topic of H. E. Curry, actuary State Farm, and an executive session at 4:15 p.m. will conclude the formal activity of the first day. That session will occupy itself with two topics—constitutional amendments and general business.

A cocktail party at 6 p.m. will be followed by a dinner at which Superintendent Dineen will speak.

Tuesday's sessions open with a discussion, led by Mr. Moser and Mr. Meyers, who are all-industry committee members, of model casualty and fire rating bills, federal trade commission act, Robinson-Patman act and Clayton act. The panel will occupy the entire morning.

At 2 o'clock there will be a round table discussion of plans and activities of different states on rating and allied legislation, led by Vestal Lemmon, N.A.I.I. manager, Chicago.

Election of officers and other business will be taken up at an executive session at 3 p.m.

Woman Battle Creek Head

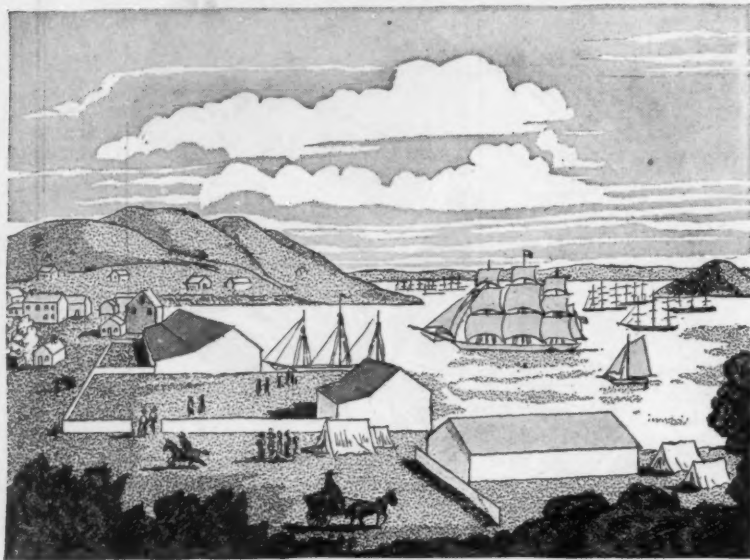
BATTLE CREEK, MICH.—Mrs. Ida Leach has been elected president of the Battle Creek Assn. of Insurance Agents, believed to be the first woman to head a major local board in this state. She has served as secretary of the board the past year. She succeeds John Deo of Hamilton & Deo.

Vice-president is Everett Titus and treasurer, Virgil Clingan. Mrs. Cora Anderson was elected secretary but declined to serve and a new secretary will be elected at the next meeting.

Taylor RFC Insurance Chief

WASHINGTON — RFC insurance functions have been placed under supervision of R. J. Taylor, assistant chief of the examining division.

Ward L. Bloomer, who served as administrative assistant on RFC insurance matters, has joined the staff of Indemnity of North America. He had formerly been assistant chief of the old RFC insurance division, which has passed out of existence since the war.



SAN FRANCISCO HARBOR

The discovery of gold in 1848 not only "made California" but made the Clipper Ship, and the clippers brought the old American Merchant Marine to the height of its development. About half of the 80,000 men reaching California's Gold Coast in 1849 came overland by stage or covered wagons; the others made thrilling and hazardous voyages by clipper ships. Because people were ready to pay high prices for a quick passage to the gold diggings, various clipper lines vied in producing the fastest vessels yet seen — such as the FLYING CLOUD and the DAVID CROCKETT. As competition increased, each voyage to California became a race, and only the clipper type of ship could compete

on such a long course. When the gold rush had subsided these ships were used for the China trade, often combining California and China trading. Sometimes the return from a single voyage was sufficient to pay for the ship.

Early in the settlement of the Pacific Coast, the need for marine insurance facilities was evident. Appleton & Cox, Inc., operate on the Coast through the general agencies of E. C. Evans Agencies (Established by E. C. Evans in 1876), the Pacific Marine Insurance Agency, Inc., Edward Brown & Son (Established in 1875) and California Agencies, Incorporated, thus offering agents and brokers unexcelled facilities for handling all types of ocean and inland marine insurance.

Appleton & Cox
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OCEAN AND INLAND MARINE UNDERWRITERS
111 John Street, New York
BRANCHES IN PRINCIPAL CITIES

OHIO HOSPITALIZATION DISTRICT AGENCY OPPORTUNITIES

Substantial Mid-Western Stock Casualty Company, authorized but not presently operating in Ohio has liberal contracts available to men who have sold Hospitalization or Accident and Health Insurance successfully and who know how to procure leads, hire and train salesmen. Address reply to H-72. The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

MAKE YOUR AGENCY VOLUME GROW

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Who Is the Editor?

James C. O'Connor, nationally known editor of The Fire, Casualty and Surety Bulletins, supervises and edits this new section of The F. C. & S. Bulletin Service.

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James C. O'Connor
Editor and Manager.

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Sawyer Summons Producers to Fight

(CONTINUED FROM PAGE 1)

companies to act in concert, both in making rates and in the use of them, provided their activities are not permitted to regiment other companies, to restrain their freedom, or to stifle competition. But if any appreciable degree of limitation of freedom or impairment of competition can be forced upon the business by any combination or organization, a state law that permits it will not long escape the close scrutiny of Congress. It would be stupid not to recognize the danger, he warned.

How this type of rating organization can operate without regimenting the business is a difficult question to answer, he said. If rates for all companies must be passed upon before they are used and receive the approval of an insurance commissioner there is no way of convincing non-member companies that such a rating organization cannot regiment it to an appreciable degree. The statistical data it can show an insurance commissioner to support its individual rates and its individual forms of coverage will be unimpressive in comparison with the statistical data of a rating organization. No independent company has illusions about the willingness of an insurance commissioner to approve for its rates or coverages departing materially from those of a rating

organization. It knows its freedom to make its own rates, to experiment with new forms of coverage, and to compete with other companies on the basis both of cost and of coverage will be restricted—that freedom and competition will not be preserved.

INDEPENDENT'S VIEWS

Some of the large independent casualty companies, fully cognizant that regulation of their rates is not required by the anti-trust laws or by P.L. 15, have stated their willingness to accept, as a basis for compromise, the minimum regulation suggestion now pending in the all-industry committee, Mr. Sawyer said. They believe that this suggestion, while it will not wholly free them of regimentation by rating organizations, would at least help in preserving freedom and competition in the business.

As for the preservation of solvency, Mr. Sawyer said the business has allowed itself to be sold on the idea that regulation of rates is the best way to preserve solvency but it probably cannot be demonstrated that regulation of rates ever kept a company solvent. If rates are high enough to guard against incompetent management, some compa-

nies would be kept alive longer than would otherwise be the case, but he doubted that anyone would wish to go to the public with that explanation of rate increases.

Regulation of rates is not the only way to prevent insolvency or even the best way, he declared. Power given to an insurance commissioner to correct incompetent management before it can wreck a company is a much more effective way. In California, where there has been the least regulation of rates of any state with a large population, extensive industrial activities, and enormous insurable values, there has been freedom, competition, and as little loss from insolvency as in any comparable state in which rates have been regulated, he said.

Mr. Sawyer said he knew of no lawyer or insurance company executive who, having made a study of Public Law 15, believed the exigencies of the situation require the strict regulation of rates called for by the all-industry bills as they now stand.

EXCEEDS REQUIREMENTS

"Many freely admit that the degree of regulation in those bills goes far beyond the requirements and far beyond the degree necessary to protect public interest," he said. "Yet the vehemence of their arguments that all states should adopt that degree of regulation would almost lead one to believe that in states in which insurance has always operated satisfactorily with no regulation or little regulation of rates the business will fall apart if we do not have drastic regulation of rates. Whether these people realize it or not, their insistence upon a degree of regulation that can regiment the business and impair freedom and competition, is the most dangerous threat we have to preservation of free enterprise in insurance and continuance of state regulations."

Public regimentation is always an effort to prevent or to correct private regimentation imposed upon an industry by powerful groups within that industry, said Mr. Sawyer.

Discusses Other Acts

Touching on anti-trust laws other than the Sherman act applicable to insurance, Mr. Sawyer said the federal trade commission act creates a commission empowered to investigate unfair and deceptive practices in interstate commerce and in his opinion its investigatory powers cannot be ousted by enactment of state legislation. Perhaps the scope of its activities could be narrowed by enactment, in each of the forty-nine jurisdictions, of state laws paralleling the scope of the federal act. This solution has been suggested from some sources. But this would mean that to free insurance from a part of the jurisdiction of the federal law the business should submit itself to 49 state laws like it, each of which would no doubt be interpreted differently. If insurance has no unfair or deceptive practices to preserve, why should it make itself ridiculous by attempting such an abortive solution, he asked.

CLAYTON ACT

The organizations for which Mr. Sawyer acts as counsel have suggested letting the federal trade commission act apply to insurance as to other businesses, and consider whether, irrespective of the application of the federal act, a state administrator needs more power to deal with unfair and deceptive practices on the state level, in order to suppress such practices before they assume a status that must be recognized by the federal trade commission. If states need more power for that purpose producers everywhere would doubtless help provide it, he said.

The Clayton act, among other purposes, was intended to prevent the building up of big insurance combinations under one management where the effect

is substantially to reduce competition, said Mr. Sawyer. Because they so strongly believe that continuance of state regulation is dependent upon preservation of competition, the organizations he represents have advocated the full application of the act to insurance. He said no fleet of insurance companies now in existence seems to reduce competition to an appreciable degree.

The Robinson-Patman anti-discrimination act forbids no discriminatory act that reasonable men do not agree should be suppressed in all business, he said, "consequently we have taken the position that nothing need be done with respect to its application to discriminations."

Broker Commission Problem

To curb practices of creating fictitious brokers in order to give a customer a rebate in the form of a commission, the law forbids payment of commission to a person representing a purchaser. When the act was drafted it did not apply to the insurance business because insurance was not then interstate commerce. Now that the act applies to insurance there is fear in some quarters that, unintentionally, this provision might apply to legitimate producers who act for the public. Mr. Sawyer said this matter will have to be cleared before Jan. 1, 1948.

Mr. Sawyer said there is much that is good in the all-industry bills. Producers are, of course, concerned over the absence of protection of their freedom to contract for compensation and the absence of regulation of dividends of participating insurers but these disturbing absences become a matter of grave concern to many only when a drastic degree of regulation is imposed. With a degree of regulation that preserves freedom and competition much of this fear would disappear, Mr. Sawyer felt.

Morvan Back from Orient

NEW YORK—George S. Morvan, supervisor of American Foreign Insurance Assn., for the Philippines, has returned to New York after an absence of six months. Upon his arrival in Manila, Mr. Morvan relieved A. G. Muldoon, who returned to the head office to enter the A.F.I.A.'s brokerage and business development department.

Mr. Morvan reorganized the Manila branch office and installed Victor H. Bello and William D. McLean, Jr., as supervisors. Last August he traveled by plane to Shanghai and visited the Shanghai branch, now operating under T. B. Brown, Jr., acting manager. Returning to New York, he had a layover of a few days in Japan, where A.F.I.A. maintained branch offices in Tokyo, Yokohama, Osaka, Otaru and Kobe prior to the war. After a brief vacation with his family, Mr. Morvan will resume his duties at the head office.

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Stage Coach Hazard Is Revealed at Denver

At the rodeo that was staged for the entertainment of the N.A.I.A. conventioners an old stage coach that was part of the show was boarded by a group of insurance men who played rollicking pioneers until one of the wheels collapsed. The coach rolled over several times, but luckily there were no serious injuries. Thurston Jenkins, Denver local agent, got some cuts about the face, and Francis McDowell of Riverside, Cal., complained the next day of a lame back.

New Ia. President Short on Age, Long on Ability

When he was elected president of the Iowa Assn. of Insurance Agents recently, Philip Jester became, at 32, one of the youngest, if not the youngest man ever to hold top office in a state association.



Philip Jester

Heading the insurance department of Jester & Sons, Des Moines realtors and insurers, Mr. Jester is the son of L. A. Jester, semi-retired veteran of 49 years as an agent in Des Moines.

The young Iowan entered the business in 1934 after attending Drake university. He says he never intended to get into association work, but nevertheless he became active in the Des Moines association at an early stage in his career and recently served as its president for three years straight. He is still bewildered by his swift move up the Iowa ladder, but his friends and backers are not surprised. They say he is a hard worker with the all important ability to lead men without making his leadership obvious or overbearing. His debut in the chair at the recent Cedar Rapids annual bore out their observations.

Parker to Springfield Head Office; Magill N. Y. Chief

NEW YORK—S. Dwight Parker, vice-president of Springfield Fire & Marine in charge of the New York city branch office, has been transferred to the home office where he is to assume increased responsibilities.

George T. Magill, resident secretary, associated with the company at New York since 1940, is in active charge of the New York city office.

Mr. Parker formerly was in the field in New York state for the company. In 1933 he went to the New York City office.

Mr. Magill, prior to joining the company in 1940, spent 17 years with Home in the New York City territory. He was special agent for that company.

Northern Puddle Formed by Indiana Pond

At the opening fall meeting of the Indiana Blue Goose in South Bend, a puddle was formed for ganders in the northern part of the state. Grand Guardian J. Ray Hull installed these officers of the new puddle: Big toad, Hugh M. Montgomerie, Western Adjustment; polliwog, Gerard N. Schumacher, Hartford Fire; croaker, David M. Rogers, Indiana Inspection Bureau, and bouncer, Thomas F. Shortall, Emmco. It was voted to name the puddle after the present most loyal gander, Irving Williams, editor of "Ranch Notes," a pond charter member. More than 30 members live in the northern

part of the state and may be regarded as potential members.

Ten goslings were given their first swim. Harry W. Hull, London & Lancashire, Ohio, and D. W. Swanson, St. Paul F. & M., Wisconsin, were voted dual memberships.

Don G. Kaga was presented a past most loyal gander pin by Mr. Hull.

Four members of the Indiana pond who have recently been transferred to other states were presented document wallets by Mr. Kaga. They are H. W. Mullins, National Fire, Chicago; John R. Munson, Home, Chicago; Fred S.

Holmes, Home, Chicago, and W. R. Caskey, Lansing, Mich.

Golf prizes were awarded at the dinner which preceded the business meeting.

Norwich Union Names Kett

Joseph F. Kett has been named local secretary of Norwich Union Fire to succeed Frederick W. Meazy. Mr. Kett has been superintendent of the brokerage and service departments. He joined the company in the underwriting department 23 years ago and has held his present post for 15 years.

Wieber to Northern Wis. as State Agent for Aetna

Aetna group has opened a service office at Wausau, Wis., under supervision of State Agent Robert A. Wieber. Mr. Wieber will have charge of the upper peninsula of Michigan as well as northern Wisconsin. He was previously special agent in Indiana and later at Milwaukee for Aetna.

For accident and health sales ideas, use the **Accident and Health Bulletins**. Write the A. & H. Bulletins, 420 E. 4th St., Cincinnati 2, O.

23% OF ALL LARGE-LOSS FIRES IN 1945 WERE IN WAREHOUSES

During 1945 there were 163 large-loss fires (\$250,000 or over). 37 of these fires, or 23%, destroyed warehouse properties with direct losses estimated at \$22,835,000 and inestimable indirect losses to the owners and to the national recovery.

The outstanding contributing factor in these large-loss fires was *delay in discovery of the fire and reporting it to the fire department*. In the absence of automatic protection most of the fires reached major proportions before fire fighting forces were summoned.

Whether it is a warehouse property or any other type of industrial or commercial occupancy, the most effective way to overcome such delays is through A. D. T. Automatic Protection Services which minimize the human element in the detection and reporting of fires. These include the *Aero Automatic Fire Detecting and Alarm System* for unsprinklered properties and *A. D. T. Sprinkler Supervisory and Water-flow Alarm Service* for sprinklered properties.

May we tell you how these services can be applied to provide greatly increased protection with possible substantial economies?

3-Alarm Warehouse Fire Causes \$260,000 Loss

2 Injured As Blaze Sweeps 3 Floors
Christmas Stocks Damaged As Cold Weather Hampers Firemen

Blasting Blaze in Warehouse

General Alarm Warehouse Fire Causes Loss of \$200,000

Companies Prevent Spectacular Flames From Spreading to Other Buildings

A spectacular night fire left a Salt Lake City warehouse in ruins, after raging for nearly two hours early Sunday.

Loss was estimated at \$200,000 by members of the structure, located directly north of the Kaufman Company of Utah building, 653 South Third West street.

General alarm sounded at 12:21 a. m., and three minutes later a general alarm was sounded, with all available firemen and equipment called to the scene.

It was nearly 2:30 a. m. before the flames were completely under control.

Costly Blaze Sweeps S. L. Building

Boys playing with matches were believed responsible for a 3000 fire that swept through a warehouse warehouse Sunday night and resulted in one fireman being injured.

The fire, after burning for about 15 minutes, was extinguished by firemen who arrived on the fourth and fifth floors.

Volumes of acid smoke, possibly from a fire in the basement, were seen and the smoke so dense that firemen who had been playing from aerial ladders were ordered to leave.

The fire-story brick structure was packed with tea, coffee, spices, and other goods.

Start of the war.

Four Injured Fighting Spice Warehouse Fire

Four firemen were injured, two smoke clouds cast a pall over the scene and 40 pieces of apparatus were used today to fight a stubborn warehouse fire in the Tower Warehouse, Inc., at West and Walnut Sts., near the Missouri-Cornstock Glasshouse Lines docks.

The fire, after burning for about 15 minutes, was extinguished by firemen who arrived on the fourth and fifth floors.

Volumes of acid smoke, possibly from a fire in the basement, were seen and the smoke so dense that firemen who had been playing from aerial ladders were ordered to leave.

The fire-story brick structure was packed with tea, coffee, spices, and other goods.

Start of the war.

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Breaches Opened in N.A.I.A. by Bitter Election Contest

(CONTINUED FROM PAGE 1)

Messrs. Thompson and Van Vechten had no intention of permitting themselves to be involved in this campaign. Shortly after, Mr. Stott's supporters had withdrawn their campaign for him and apparently—although even now this cannot be ascertained with certainty—had transferred their support to Mr. Welsh.

After the state directors met Wednesday for the purpose of nominations, with the photo-finish between Messrs. Welsh and Ferguson, there were rumors, or at least speculations all Wednesday evening, that Mr. Ferguson's supporters would carry the fight to the floor Thursday by putting him

in nomination against Mr. Welsh. Apparently Mr. Ferguson refused to permit this and instead withdrew completely from National association leadership.

Meanwhile, the selection of the executive committee resulted in an anomalous situation. Following the vice-presidential nomination, Mr. Ferguson was immediately nominated for the executive committee and reelected unanimously. When nominations for the other executive posts were called for, Messrs. Thompson and Van Vechten asked that they not be put up. (This will not, of course, prevent either or both from being appointed to the

executive committee later, should they and the other four members be willing.) Mr. Stott was then elected to the other position.

Choose Ferguson Alternate

Then the state directors were faced with the possibility—not certain then—that Mr. Ferguson would refuse to serve on the executive committee. Precisely at what point in the order of business this question was raised is not clear—no two lobby stories agreed. Hoping that Mr. Ferguson might be induced to change his mind, and yet being faced with the constitutional duty of choosing two executive committee members, the state directors fell back upon the expedient of electing an alternate executive committee member, to serve if Mr. Ferguson persisted in his refusal. Mr. Perkins was chosen for this post. Most observers felt that he deserved the undying gratitude of the N.A.I.A. for accepting such an uncertain assignment under such difficult conditions, and thereby bailing the association out of a difficult technical spot.

Precisely when Mr. Ferguson's decision was recognized as final is another matter which cannot be stated with certainty at this time. When the Thursday morning session of the N.A.I.A. opened, newspaper men were told by National association officers and staff members that there might possibly be no announcement of the executive committee personnel until that afternoon. However, outgoing president, Hunter Brown, toward the end of the session and after the installation of Messrs. Warfield and Welsh, announced that Messrs. Stott and Perkins were the new executive committee members and called upon them to take a bow. This officially closed the book—but not the gossip—on one of the hottest political situations in N.A.I.A. history.

Stories as to other prominent members of the N.A.I.A. being nominated for the executive committee were a dime a dozen, but none of them agreed. Hence, rather than take a chance on further confusing the situation, other names have been left out of this story.

Final Ceremonies

The actual election and installation of officers at the Thursday morning session was as calm and harmonious as the preceding events were not. President Brown announced that Messrs. Warfield and Welsh had been "unanimously" nominated for the two positions. (This latter may have been made technically true by a motion to make it unanimous after the fireworks.) Past president W. B. Calhoun, Milwaukee, moved that the association accept the recommendation of the national board of state directors and declare the candidates unanimously elected, which carried by acclamation.

Past President Allan I. Wolff, Chicago, the installing officer, called upon Past President F. B. Moreton, Salt Lake City, A. W. Hall, Salisbury, Md., and H. W. Walters, Pocomoke City, Md., to escort Mr. Warfield to the platform. Mr. Welsh was escorted by G. W. Haerle, Portland, Ore., and Past President W. H. Menn, Los Angeles.

Executive Committeeman J. C. Stott, Norwich, N. Y., W. M. Scott, Balti-



Max E. Frieberg, Quincy, Ill., and H. J. Lichty, Waterloo, Ia., before the camera of Harry H. Fuller at Denver convention.

more, and S. D. Kolb, Salisbury, Md., brought Mr. Warfield to the rostrum. Mrs. Brown, wife of the outgoing president, was brought up by L. P. McCord, Jacksonville, and F. D. Moore, Tallahassee. Finally, Neal Harris, Oakland, state national director for California and Executive Committeeman J. F. Van Vechten, Akron, O., escorted Mrs. Welsh.

Rug for Mrs. Brown

After Commissioner Kavanaugh of Colorado had sworn in the new officers, Mr. Wolff presented Mrs. Brown with a miniature oriental rug, saying that the real article was being delivered to the Brown home. Mrs. Brown responded briefly and Mrs. Warfield was also called upon to speak.

Past President S. O. Smith, Gainesville, Ga., was then recognized. He read a letter from the employees of the Fisher-Brown agency, expressing their appreciation of Mr. Brown, and also for several years relief from his "slave driving," and presented him in their name with a radio-phonograph. Mr. Smith said that he had been delegated to read this letter because Mr. Brown had been born in Georgia.

At this point, Mr. Brown made the announcement about the new executive committee members. Mr. Calhoun then praised the hospitality of the Denver insurance men and called for a rising cheer. C. W. Schoelzel, Denver, general chairman, took a bow and identified the committee chairmen who were then in the audience. Mr. Calhoun then, in accordance with long established custom, closed the meeting by leading "Auld Lang Syne."

Cup Ceremonies

The first part of the final session at Denver was taken up with the traditional cup ceremonies, highlighted by the presentation to Harold N. Mann of Tacoma of the prized Woodworth memorial cup that goes to the agent who has rendered the most conspicuous service for the agency system during the year. Mr. Mann won his epaulettes mainly because of the way he has carried out his assignment as chairman of the fire prevention committee. He devoted himself to the task with imagination and intense interest and got the most that there was to be got out of it from the public relations standpoint.

In accepting the cup, Mr. Mann was gripped by his emotions for an instant and was not able to speak for a time, but when he regained command of himself, he responded most graciously and with deep feeling.

Kansas walked off with the Des Moines attendance cup for having the largest number of members present, its delegates numbering 42.

Oklahoma captured the Connecticut membership cup and Ohio won two of the trophies, the Ezra Sparlin cup for the association rendering the most signal service during the year, and the California cup for having the largest combined mileage of delegates to the convention. W. H. Menn of Los Angeles, former N.A.I.A. president, was chairman of the judges committee on the Sparlin cup.

L. A. Grier of Spartanburg, S. C., reported for the resolutions committee.

A DECLARATION of our Invariable Policy

- ★ We believe we best serve the American Insuring Public by serving them through Agents and Brokers.
- ★ We support 100%, the Local Agents and Brokers who, by training and experience and because of their nearby location and knowledge of local conditions, are the most logically qualified members of the Insurance Industry to conveniently and efficiently act as local insurance advisors to the public and business world.
- ★ Our business operates on the principle that to serve their clients well, the Agents and Brokers through whom we obtain our business must be well served by us.

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The Ocean Accident and Guarantee Corporation, Limited

American Central Insurance Company

The Commercial Union Fire Insurance Co. of N. Y.

Columbia Casualty Co. • The Palatine Insurance Co. Ltd.

California Insurance Co. • Union Assurance Society Ltd.

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Most of the resolutions were of a perfunctory nature, but there was a strong one memorializing the members to support the National Assn. of Insurance Women.

Secretary Frank C. Colridge read a telegram from E. C. Stone, U. S. manager of Employers Liability, saying that despite the slurs on insurance salesmen that were contained in the Saturday Evening Post article eulogizing the Liberty Mutual "stores" he believes the agency system is the system of destiny.

George E. Edmondson of Tampa, the new most loyal grand gander of the Blue Goose, was introduced. He is giving much attention to that office. He plans to travel extensively and wherever he goes he undertakes to get in some public relations licks for insurance.

President Donald Bowersock of Boston and Old Colony, made a deep impression in his thoughtful speech at that session. He departed from his manuscript to refer to the Saturday Evening Post's article and declared that the derogatory remarks concerning the agency system should not go unchallenged.

Cy Burg of the Iron Fireman made a great hit. He is an acrobatic sales director, brimful of vitamins and he gets over sales messages that are applicable to every line.

Cartwright's Conclusions

C. M. Cartwright of THE NATIONAL UNDERWRITER, who spoke at the first session on "A Glimpse Backwards," stated that he had made considerable investigation and come to the conclusion that R. S. Brannen did not initiate or conceive the thought or idea of a national agents organization although, of course, he was the real founder and promoter of the then National Assn. of Fire Insurance Agents. As a matter of fact, Henry F.

Griswold and Pickles Are Named Special Agents

R. M. Griswold and W. F. Pickles have been appointed special agents of the automobile department of Aetna Fire. They will have headquarters in the home office and travel, assisting state and special agents with automobile fire, theft and collision business, supervised by Secretary Tudor Jones and General Agent L. C. Layman.

Both have had practical underwriting experience in the automobile depart-

ment. Mr. Griswold was an employee for three years, 1938 to August, 1941, prior to army service. He attended Wilbraham Academy, Wilbraham, Mass., Colgate University and Babson Institute, Wellesley, Mass. After attending OTC at Fort Benning, Ga., he was in the army for five years, went overseas in charge of motor transport in England and France, was released last December with the rank of captain.

Mr. Pickles was in the auto department for two years before entering the army. He was graduated from Trinity College. He became a second lieutenant

in the 43rd infantry division and was an instructor at Fort Benning. He was graduated from the command and general staff school at Quantico, Va., and served in O.S.S. at Kunming, China, being released with the rank of major, in February.

Plane for Aviation Sales

Charles J. Simon & Co. of Newark has acquired an airplane for its aviation department, headed by Edward Salmon.

He will fly to airports throughout New Jersey and explain the various coverages.

USE

"Earmanship"
TO SELL P. P. F.



Just get 'em thinking about the total replacement value of their personal belongings... get them to start making a list...

then sit back and let the prospects talk themselves into buying Personal Property Floater coverage. Once they start adding things up, you'll be doing the listening.

Scores of agents have discovered that far from being hard to sell, P.P.F. coverage today has a tremendous appeal, even to Mr. Average, once he discovers the total money value of his personal property.

The technique which wide-awake agents are using very successfully is to give the prospect an Inventory Booklet, pointing out the value of a written list for ordinary fire claims... not even mentioning P.P.F. The prospect doesn't get very far along, using today's swollen values, before he discovers his present coverage is woefully inadequate. Then you tell him how inexpensive P.P.F. really is, when its all-embracing coverage is considered.

You can't lose... the least you'll gain is an application for more fire insurance, and if you use good "Earmanship" you'll probably sell the very attractive P.P.F.

An exceptionally useful Inventory Booklet and folder that will help sell this large premium producer is now available to agents and brokers representing companies in the Fire Association Group.

Fire Association Group, 401 Walnut Street, Philadelphia 6, Pa. Branches in Atlanta, Chicago, Dallas, New York, San Francisco, Toronto.

PROMOTION IDEAS -

you can use in your local ads and letters are suggested by this month's Insurance Calendar.

INSURANCE CALENDAR



On October 19, 1783, Sieur Giraud de Villette made the first perilous flight over a city—Paris—in a fire balloon. Many lives were lost in the air, until science eliminated the hazard of fire. The scientific elimination of fire hazards in the air, on the ground, even beneath the ground, has been the constant goal of the National Board of Fire Underwriters, sponsored by stock fire insurance companies... with inestimable benefits to human welfare.

1946—OCTOBER hath 31 days

"Today is a loan... until tomorrow"

ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

OCT.	Latitude +30°	Latitude +35°	Latitude +40°	Latitude +45°
1	5:53	5:46	5:54	5:45
6	5:56	5:40	5:58	5:38
11	5:59	5:34	6:02	5:32
16	6:02	5:29	6:06	5:25
21	6:05	5:24	6:10	5:19
26	6:09	5:19	6:15	5:13
31	6:12	5:15	6:19	5:08
OCT.	Latitude +40°	Latitude +45°	Latitude +50°	Latitude +55°
1	5:55	5:44	5:58	5:42
6	6:00	5:36	6:03	5:33
11	6:05	5:28	6:10	5:24
16	6:11	5:20	6:16	5:15
21	6:16	5:13	6:22	5:07
26	6:22	5:06	6:29	4:58
31	6:27	5:00	6:36	4:51
OCT.	Latitude +30°	Latitude +35°	Latitude +40°	Latitude +45°
1	11:32	9:54	12:01	9:24
3	11:17	11:33	11:48	11:01
5	2:59	12:27	2:16	1:06
7	4:07	2:26	4:23	2:06
9	5:17	4:29	5:20	4:23
11	6:27	6:39	6:17	6:45
13	7:50	8:55	7:27	9:16
15	9:36	11:13	9:05	11:43
17	11:41	1:13	11:12	1:43
19	12:45	2:45	12:21	3:06
21	2:49	3:56	2:38	4:05
23	4:45	4:56	4:45	4:54
25	6:37	5:59	6:49	5:44
27	8:28	7:08	8:32	6:44
29	10:18	8:33	10:48	8:03
31	11:59	10:16	12:30	9:46

To obtain local times of sunrise and sunset for longitudes other than the standard time meridians (i.e., 75°, 90°, 105°, and 120° for Eastern, Central, Mountain, and Pacific Standard Time), decrease the time four minutes for each degree east of the standard meridian, or increase the time four minutes for each degree west of the standard meridian.

- 1—Tu.—1943, Allied Fifth Army occupied Naples
- 2—W.—1918, "Lost Battalion" separated from division
- 3—Th.—First Quarter, 4:53 A. M., E. S. T.
- 4—Fr.—Because of the elimination of fire hazards by leading capital stock fire insurance companies your insurance rates are the lowest in history
- 5—Sa.—1853, N.Y. World's Fair bldg. leveled by fire
- 6—Su.—1873, 1st trans-ocean attempt. Splash!
- 7—M.—1918, "Lost Battalion" rescued
- 8—Tu.—1871, Mich.-Wis. Forest Fires—2000 lives lost
- 9—W.—Fire Prevention Day in many states
- 10—Th.—Full Moon, 3:40 P. M., E. S. T.
- 11—Fr.—1811, 1st steam ferry in world, N.Y.—Hoboken
- 12—Sa.—COLUMBUS DAY
- 13—Su.—1775, 1st official okay for U.S. Naval vessels
- 14—M.—Have a nice vacation? Now get down to having your Agent or Broker check that insurance!
- 15—Tu.—1914, Passage of Clayton anti-trust act
- 16—W.—1859, John Brown's raid on Harper's Ferry, Va.
- 17—Th.—Last Quarter, 8:28 A. M., E. S. T.
- 18—Fr.—1941, General Tojo appointed Premier of Japan
- 19—Sa.—1783, 1st balloon flight over city—Paris
- 20—Su.—1888, Congress ends longest session (321 days)
- 21—M.—1804, Death of Nelson
- 22—Tu.—Remember, only 2½¢ of your premium dollar to capital stock fire ins. companies is profit!
- 23—W.—1902, Pennsylvania coal strike—145,000 miners
- 24—Th.—New Moon, 6:32 P. M., E. S. T.
- 25—Fr.—1906, Japs demand rights for Calif. nationals
- 26—Sa.—1943, Foreign Economic Administration formed
- 27—Su.—Navy Day
- 28—M.—1636, Harvard College founded, Rahl Rahl Rahl
- 29—Tu.—1618, Sir Walter Raleigh convicted of treason
- 30—W.—1735, John Adams, 2nd president born
- 31—Th.—Halloween

OBSERVATION for October: You will probably find that the past several years rising prices have widened the gap between your property coverage and replacement prices, so...

MORAL for October: See your Agent or Broker while rates are lowest!

PROPERTY INSURANCE
Fire—Auto—Marine—Aviation

FIRE ASSOCIATION GROUP

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA



Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA

SYMBOL OF SECURITY SINCE 1817

Charles M. Cartwright, THE NATIONAL UNDERWRITER, delivering address "A Glimpse Backward" at Denver convention.

Wilson, Denver agent, first thought of a national agents association. He felt that the agents needed a forum, needed a spokesman, needed a rallying point. The industry was well organized, but the agents were not. He talked it over with Charles D. Cobb, another agent in Denver. Then they went to Mr. Brannen because he was aggressive, very active and very ambitious and laid the matter before him. He then undertook the promotion of the cause and did it in a rapid fire way which resulted in his being elected secretary.

New Home Office for Gulf

Gulf of Dallas has started a \$375,000 remodeling job to convert the old Tension mansion, now occupied by the general agency of Gross R. Scruggs & Co., into a new home office building. Year-around air conditioning and indirect lighting will be installed. The grounds contain 85,000 square feet, giving ample parking space.

D. C. Bureau Meets Oct. 18

WASHINGTON—The second annual meeting of the District of Columbia Rating Bureau has been called for Oct. 18. Four members of the governing committee will be elected and reports presented. Harry Hazlehurst, Jr., is manager.

**THE LONDON & LANCASHIRE
INSURANCE COMPANY, LTD.**

ORIENT INSURANCE COMPANY

**LAW UNION & ROCK
INSURANCE COMPANY, LTD.**

**SAFEGUARD
INSURANCE COMPANY**

**ENGLISH AMERICAN
UNDERWRITERS AGENCY**

**STANDARD MARINE
INSURANCE COMPANY, LTD. (Fire Dept.)**

**LONDON & LANCASHIRE INDEMNITY
COMPANY OF AMERICA**

Eastern Department
20 Trinity St.
Hartford, Connecticut

Pacific Department
332 Pine St.
San Francisco, Cal.

Western Department
223 W. Jackson Blvd.
Chicago, Illinois

For Over Fifty Years Good Friends of Local Agents

LIGHTNING SERVICE FOR YOU THROUGH GENERAL'S DISTRIBUTION SYSTEM



Shown below is The General Pacific Corp. factory in Los Angeles, one of nine factory branches and warehouses and sixteen sales offices of The General Pacific Corp., conveniently located throughout the nation. Supplementing these is a nation-wide network of independent distributors to serve you with fire protection necessities.

5-0-5 Fire Guard
5-0-5 Fire Guard Vapouring liquid extinguisher. America's great utility fire fighter. Effective on all electrical, grease, and gasoline fires. Will not freeze at 48 below zero. 1 qt. and 5 qt. sizes.

6-10-100
6-10-100 Carbon Dioxide Extinguisher. Kills fire instantly, yet cannot damage equipment, premises or personnel. Effective on electrical, oil, and gasoline fires. Sizes 2 to 100 lbs.

Red Star
RED STAR Tarp Acid Extinguisher. Releases strong stream of water under chemical pressure. Immediately effective on wood, paper, or textile fires.

210AFO
210AFO Foam Type Extinguisher. Shoots on fire under a blanket of foam. 2 1/2 gallon size protects 22 sq. ft. of foam. For use on wood, paper, textile, oil, and gasoline fires.

Alaskan
ALASKAN and PRO-TECTOR Pump Type Extinguishers. Foams, paper, or textile fire. Range is 45 feet. Non-freeze charge protects at 48 below zero. ALASKAN—2 1/2 gallons; PRO-TECTOR—3 gallons.

PACEMAKER
PACEMAKER Knapsack Type Extinguisher. Can be strapped on back and operated from that position. Release pump nozzle leaves both hands free for fighting fire. Ideal for outdoor fires.

THE GENERAL DETROIT CORP.
Manufacturers of Fire Extinguishers.
Motor Fire Apparatus and Allied Equipment
2270 E. JEFFERSON • DETROIT 7, MICHIGAN
NEW YORK • PHILADELPHIA • CHICAGO • DALLAS
West Coast Affiliate: The General Pacific Corp.
Los Angeles • San Francisco • Seattle
Distributors in Principal Cities

IF IT'S GENERAL IT'S DEPENDABLE

POINTERS FOR LOCAL AGENTS

Valuable Sales Tips Given at Aetna Casualty Meetings

Nearly 200 agents and home office and field representatives of Aetna Casualty attended a sales meeting at Indianapolis. R. C. Griswold, Indiana manager, presided.

A. E. Redding, head of the home office school, who spoke on "Time for Action," urged that producers take advantage of present conditions when more people are in a position to buy insurance than at any previous time it would seem. The public has money and is not able to buy many wanted things because of shortages.

Mr. Redding said that, because of needed increases in present insurance alone, the average agency should easily increase its average earnings by 20 or 25%, without any sales effort for new clients. "The time to make effort is when effort gets most and that time is now," Mr. Redding said emphatically. He cited a number of instances where agents have made wonderful sales records recently in widely separated parts of the country.

Double-Barreled Program

A. D. Bryan, field supervisor, presented "A Double-Barreled Production Program." One barrel was the company's plan for developing business through the analysis of present clients by means of sheets furnished by the company for that purpose. He told how to classify clients into A, B and C groups and how to develop new business from these groups. The other "barrel" was the company's survey plan. The value of this combination has been shown by results in many agencies of the company that are using it, Mr. Bryan said. A survey of 10,000 agencies showed that these plans produced \$4 1/2 million in new business.

F. W. Brient, field representative, on "Selling by Telephone," used a home office film to demonstrate how the 'phone can be used for selling various lines of insurance. Actual interviews were shown. When he asked for the experience of agents present, Ted Pruyn told how he had found it very easy to get more insurance where increased values are involved. Best time of day for 'phone soliciting was discussed. One agent had reported writing 38 policies for a total of \$995 in premiums. Some sales are half closed over the 'phone and then completed by a call. Another

agent reported selling 39 automobile PD and PD policies over the 'phone.

At the afternoon session R. C. Larson, field supervisor, talking on "Accident and Health—a 'best seller,'" said that last year 9,877 accident policyholders of the company were paid over \$1 million in benefits under their policies. He urged agents to put forth special effort in this field so that they could participate in the "privilege and pleasure" of delivering claim checks to policyholders who had suffered accidents. Such payments bring good will for the agent and more business because such policyholders pass along the word to their friends.

The company's safety education aids were presented by Paul Cullen from the home office. Three safety films were shown.

F. B. Anderson spoke on "Fidelity—Another 'Best Seller,'" and was followed by R. S. Brockway on "Aviation Insurance."

"The Bank and Agent Auto Plan" was presented by Mr. Bryan. Mr. Redding closed the session with a talk on "Big Six—Selling Like Sixty."

Five similar instruction groups are now covering the country from coast to coast.

The Milwaukee conference will be held Oct. 4 in charge of A. L. Workmann, manager there. The same program will be given, with F. W. Potter, field supervisor; Mr. Larson, C. S. Williams, Jr., field representative; E. E. Brown, Jr., casualty advertising manager; A. J. Goddard, superintendent bond department; M. G. Hocker, U.S.A.I.G.; and H. G. Eberle, home office representative, as speakers.

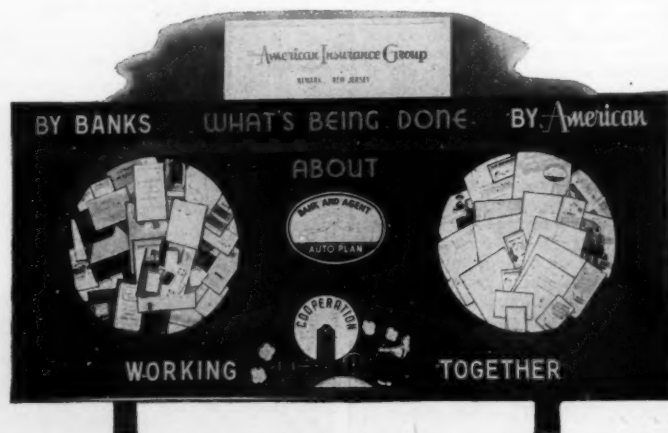
Celebrating 50 Years in Field

American Appraisal Co., Milwaukee, is this year celebrating its 50th anniversary.

The company was established by the late John L. Moor, a court reporter, and William M. Young, a construction contractor. Fred S. Olson, chairman, has been with the firm for 48 years.

American Appraisal has done a great amount of work for the government, most recently in evaluating surplus materials from overseas. An affiliate, Canadian Appraisal Co., has offices in Montreal and Toronto.

American Bank and Agent Display



BY BANKS **WHAT'S BEING DONE ABOUT** **BY American**

ABOUT

BANK AND AGENT AUTO PLAN

SUPERBOND

WORKING TOGETHER

This is the bank and agent auto plan display of American group as it was set up at the recent American Bankers Assn. convention in Chicago. It was reported that many of the bankers visiting the American booth expressed a desire for more solicitation for financing through the plan from local agents.

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NEWS OF FIELD MEN

Smith State Agent in Wis. for New Hampshire Group

Alfred E. Smith has been appointed state agent for New Hampshire and Granite State in Wisconsin and state agent for New Hampshire in the Upper Peninsula of Michigan. He will have headquarters at 152 West Wisconsin avenue, Milwaukee. He succeeds J. L. Ashton, who resigned recently to join the Leedom, O'Connor & Noyes agency in Milwaukee.

Mr. Smith has been Wisconsin state agent for Northern Assurance since 1942. He joined Northern in 1939 and has been in field and home office work.

Toole to Succeed Kentner in N. Y. for Travelers

Fred W. Kentner, metropolitan New York manager of Travelers Fire since 1925, will retire as of Nov. 1 and Cameron S. Toole, assistant manager for many years, will become manager.

Mr. Kentner has been in the fire business for more than 40 years. He has been chairman or member of many committees of the New York Board and the New York Fire Insurance Exchange. He is a charter member and a former chairman of the governing committee of the New York Ex-Fieldmen's Society.

Mr. Toole joined Travelers in 1926 as special agent in New York City.

F. J. Alter to Mich. Field

Frank J. Alter is being assigned as special agent in the Wayne county field of Michigan by National Fire group. He is a graduate of the Illinois Institute of Technology and before the war was with the Missouri Inspection Bureau. During the war he served in the European theater with the field artillery. After his discharge he became special agent in the engineering department of National's western department.

Watson Talks Old Times and News to N. J. Field Men

NEWARK—Complimenting the New Jersey Field Club on being a "working" club which knew how to have fun on the side, luncheon guest Leon A. Watson, manager Fire Insurance Rating Organization of New Jersey, went on to tell the field men about the differences between old times and new. In the early nineteen hundreds insurance was bought, not sold, he said. People got it when they needed to cover a mortgage or when they were putting up a new building. Very few agents were instrumental in creating new business. Most of their time was spent in getting customers to switch to them from someone else. Business grew by itself, largely because of increased values.

Nowadays an insurance man must know his business. If he often needs help from a field man in working out a satisfactory coverage for the special circumstances of a prospect, or even in selling a difficult prospect, it is because he is probably handling fire, casualty and surety, bonding, and maybe a little life, with coverages in each field having grown much more complicated in the last 30 years. It takes an expert to know the coverages for all kinds of insurable financial interest.

Insurance has a big job in public relations, Mr. Watson continued. Especially since the suit against the Southeastern Underwriters Assn. by former Attorney General Biddle, the insurance business has wisely been looking to its prestige in the public mind. But advertising is not enough. Everyone in the business ought to have guts enough to stand up for it.

S. Gage Lewis, recently made an honorary member of the field club and assistant manager of the rating organization, in making a brief comment before Mr. Watson spoke, said that some people might wonder why anyone should leave a pleasant field job and go behind a desk. His sole purpose, he averred, was to learn how to tell a story as well as Mr. Watson.

Harry W. Kohler of America Fore, presiding, called for nominations for the office of treasurer to replace R. P. Crawford who has gone into a home office position for Glens Falls and become an honorary member. C. A. Fortman of Fireman's Fund was nominated and unanimously elected to the post. Other business concerned a course being given by the club for men wishing to pass the agents examination. Another course in fire insurance is to begin early in October.

Hanover Names E. G. Wickham in Pa.

Hanover has appointed E. G. Wickham as state agent for Philadelphia, suburban and south New Jersey, succeeding Robert S. Monk.

Mr. Wickham is the son of Charles E. Wickham, who was an agent of New York for many years. Mr. Wickham received his early training with New York Underwriters, later joining National Union as special agent in New Jersey, Maryland and Delaware. In 1927 he was transferred to Harrisburg and placed in charge of eastern Pennsylvania and western Maryland. In 1930 he resigned to join his father's agency in New York. Preferring the company end of the business, he resigned that position and joined Great American in 1931 as special agent for eastern Pennsylvania. In 1936, he became state agent for National Union for Philadelphia and eastern Pennsylvania.

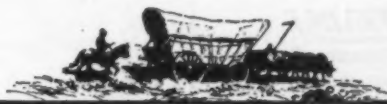
Mr. Wickham is a former president of the Pennsylvania Field Club of



EVERY WEEK MUST BE A FIRE PREVENTION WEEK!

If we are to lower the frightful "burning ratio" in this country, safeguarding against the hazards of fire cannot be relaxed for a single moment. One week's concentrated attention to fire safety helps but it cannot do a thorough job. For the benefit of people in your community foster continuing fire prevention education.

Results—A safer community in which to live, good will and good business for your agency.



THE SPRINGFIELD GROUP

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY
CONSTITUTION DEPARTMENT
SENTINEL FIRE INSURANCE COMPANY
MICHIGAN FIRE & MARINE INSURANCE COMPANY
NEW ENGLAND FIRE INSURANCE COMPANY

SPRINGFIELD, MASS.
SPRINGFIELD, MASS.
SPRINGFIELD, MASS.
DETROIT, MICH.
SPRINGFIELD, MASS.

OF FIRE INSURANCE COMPANIES

•HINT TO AGENTS•

Distribution pipelines are filling fast. Be ready for the flood of household appliance business which will soon reach your markets.

Inquire about our special Installment Sales Floater.

Our fieldmen can assist you to write a profitable volume of this form of insurance.

New York Underwriters Insurance Company

Ninety John Street

New York

Property Facts Are Basic

The starting point for sound solution of problems of Insurance, Income Taxation, Re-conversion, Accounting and Finance is an accurate knowledge and record of Property Facts.

The AMERICAN APPRAISAL Company

VALUATIONS • PROPERTY RECORDS
DEPRECIATION STUDIES

County Inspection Bureau for several years, and recently was discharged from the army. Chester W. Grott, former special agent of American Associated companies in Chicago and before that casualty underwriter with Globe In-

demnity there, has been named special agent by Meeker-Magner. Charles J. Graf, who recently came out of the army, has been appointed fire underwriter. Before the war he was connected with the O'Malley & McKay agency.

NEWS OF THE COMPANIES

Olmsted Purchase of Security Fire of Iowa Consummated

DES MOINES—George Olmsted, chairman of Hawkeye Casualty, announced that he and his associates had purchased controlling interest in Security Fire of Davenport. Purchase price was not announced.

Mr. Olmsted said Security Fire will continue as a separate company, operating as a running mate of Hawkeye Casualty. The home office will remain, for the present at least, located at Davenport.

New Officers Listed

New officers and directors of Security Fire will include: George Olmsted, president; K. L. Crittenden, vice-president and secretary; R. R. Mittlebush, vice-president; Ralph Duggelby, treasurer; Joseph J. Brummel, vice-president; Allen Whitfield, general counsel; W. L. Cobb and Fred P. Miller, assistants to the president.

Messrs. Crittenden and Whitfield hold similar positions with Hawkeye while Mr. Miller is superintendent of underwriting and Mr. Cobb superintendent of agencies. Messrs. Mittlebush, Duggelby and Brummel are now with Security Fire in similar capacities.

As of Dec. 31, 1945, Security Fire had assets of \$1,977,074 and Hawkeye \$2,374,000. Premium writings of Security are running at the annual rate of \$1,200,000 and Hawkeye \$2,500,000.

In Davenport, Judge James W. Bollinger, president of Security Fire for 25 years, said: "I am very happy to turn over the management of the company to a group of Iowa men who have been so outstandingly successful as insurance company managers."

Unbroken Dividend History

Mr. Olmsted pointed out that Security Fire has paid dividends every year without interruption since 1900. He termed it "an institution that has been a credit to the state."

The Olmsted interests are offering to buy all Security Fire stock at the same price they are paying for the block that gives them control.

The largest single holding of Security Fire stock was that of the E. E. Soenke estate. Mr. Soenke was secretary and general manager until his death. Judge James W. Bollinger, who has been the president, held the next largest block. R. J. Clausen, Davenport architect, was a large stockholder as was Joseph J. Brummel, prominent Chicago local agent, Charles J. Johnson and J. C. Hall.

Hawkeye Casualty operates mainly west of the Mississippi, whereas Security Fire has quite an agency plant extending eastward. Security Fire, it is expected, will be able to develop in states in which it is not now licensed, and with a working arrangement between the fire and casualty company, the possibilities are regarded as favorable. There are but 54 agents in common, mainly in Iowa and Illinois.

Magenheimer Heads North British's Western Dept.

NEW YORK—The North British group has advanced John L. Magenheimer to secretary in charge of the western department at New York.

Mr. Magenheimer joined the organization in 1923 and subsequently became supervisor in the central department. In 1930 he was appointed special agent at Cleveland and became state agent in January, 1942.

Mr. Magenheimer is president of the Cleveland field club and has also been active in educational work. He has been chairman of the fire educational course given under the auspices of the Cleveland Board.

Mr. Magenheimer's many years of experience both in the home office and field thoroughly qualify him for his new executive duties.

Manufacturers Names 4 to Higher Executive Posts

Henry L. Van Horn has been elected vice-president of Manufacturers Casualty and Manufacturers Fire. He formerly was president of Pennsylvania Casualty.

George H. Garner, superintendent of agencies, was elected secretary of both companies.

W. A. Baumann, assistant secretary of the fire company, was promoted to secretary.

Leonard C. Cabral, superintendent inland marine, was elected assistant secretary of the fire company.

Messrs. Garner, Baumann and Cabral will continue to handle the same departments that have been under their supervision.

Atlantic City Fire Dissolved

Atlantic City Fire has been dissolved. It was organized in 1902. As of Dec. 31, 1945, it showed assets of \$496,410 and surplus \$259,891. Its 1945 new premiums were \$23,247. It confined its business entirely to New Jersey.

Industrial of New Jersey has been licensed in Pennsylvania and will establish agencies throughout the state.

Inland Claim Men Meet

NEW YORK—Plans for future meetings were discussed at the first business meeting of the newly formed Inland Marine Claims Assn. Committee chairmen and officers told what they plan to do. At the next meeting there will be a speaker on a subject of current interest. About 40 members attended. Donald H. Roberts, American, president, conducted the meeting.

N. J. Companies Move Offices

NEWARK—On account of the high tax on their tangible property at Flemington, N. J., seven insurers will move their registered offices to Raritan township, N. J. Among them are Newark Fire, Citizens, Industrial, Federal and Universal.

Heald Puts Aside Working Garb

General Adjuster Thomas E. Heald in the western department for National Fire, has retired from active duty under the company's pension plan at his own request.

Mr. Heald joined the National Fire in 1906 as special agent in Cook county. In 1909 he was appointed special agent in Illinois and in 1912 was brought into the western department to supervise the handling of losses. In 1916 he was appointed superintendent of the loss department where he served continuously until last December when he was appointed general adjuster, at which time W. Russell Owen was appointed superintendent of the loss department. Mr. Heald has for years been one of the main authorities on loss matters in the middle west.

Vice-president E. H. Forkel presided at a luncheon in Mr. Heald's honor attended by the western department staff and department heads.

C. W. Berry to Hail Post for Home at Des Moines

Charles W. Berry, formerly of Lincoln, Neb., has been appointed special agent for the hail department of Home. He was with the U. S. Department of Agriculture previous to his enlistment in the U. S. engineer corps where as a captain he served as company commander and later as the staff officer.

On his release from service he was employed by Home and assigned to temporary duty in Montana and Iowa. Mr. Berry will be temporarily domiciled at the Des Moines headquarters.

William E. Brundy of Plainview, Tex., has been appointed special agent for the hail department of Home to succeed W. L. Peters who retired Oct. 1.

Mr. Brundy was in the hail business in Texas several years before entering service, where he was a bomber pilot.

Volunteer Fire Fighting Building at Univ. of Md.

Dedication of the University of Maryland's new \$170,000 fire service extension building for the training of volunteer firemen was attended by 3,000 volunteer firemen who heard Richard E. Vernor, manager of the fire prevention department of Western Actuarial Bureau, deliver the keynote address in which he estimated that fire losses this year will total \$2 billion. After a parade and awarding of prizes to the various volunteer departments, an equipment demonstration was held.

Nat'l Board Proceedings

NEW YORK—The National Board has issued the printed proceedings of its 80th annual meeting, May 23. It is a paper-bound book of 190 pages plus index.

Home Inspection Movie

Aetna Life has produced a fire prevention motion picture "Friend or Foe." With the aid of a fireman, a typical family starts a home inspection and fire drill. From cellar to attic, potential fire hazards are searched out and corrected, and the importance of following safe practices is stressed.

Oklahoma Pond Initiates 17

A class of 17, the largest of the year, was initiated by the Oklahoma Blue Goose. The ceremonies were under direction of Paul J. Slater, America Fore, most loyal gander.

Wyatt Preventionists' Secretary

J. B. Wyatt, North America, has been named secretary of the Iowa Fire Prevention Assn., succeeding Hale Baldwin, New York Underwriters, who has been transferred to Illinois.

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EDITORIAL COMMENT

New Era Starts in Fire Prevention

The National Assn. of Insurance Agents has started a movement that is highly significant and very promising, in that the members will be far more militant in fire prevention activities. The fire prevention committee, while it has always appeared on the program, had not been a very enthusiastic one until Harold N. Mann of Tacoma became its head. He has breathed real life and vitality into it. He is a man who does things and has them done.

The conviction of the committee was that fire prevention should be made a distinct part of a public relations program. The agents can work through fire prevention so that they become far more important in their community service. For instance, it was suggested that local agents on Oct. 9, the anniversary of the notable Chicago fire, call on their fire chief and invite him to lunch that day. They should make known their interest in what he is doing. They should offer their services and urge him to call on them at any time. If they have any concrete suggestions to make to him, they should do it. The idea is for local agents to be on more intimate terms with the fire chief and the fire department. In every

possible way, the agents were urged to become prominent in this work.

It is proposed where possible to have a front page article in morning newspapers Oct. 9, telling about this new move and thus get local insurance men closer in touch with the fire department and fire prevention courses. Local agents should let it be known that they are in the forefront in this line. They are going to advocate removal of fire hazards. They will initiate home inspection reports by children in schools. It has been found very efficacious in some cities to have the phone number of the fire department made prominent in many ways so that citizens would become familiar with it and be able to call the department at once in case of trouble.

So far as we are able to see, there is a new era at hand in this particular line. Local agents see that they are doubling on the brass, so to speak. In the first place, they are doing a real community service in getting in closer touch with the fire chief and fire department and next, they are proving to their communities that they are much interested in any effort that will reduce the fire loss.

Luke Kavanaugh and the B.R.T.

Luke Kavanaugh, the Colorado commissioner, deserves praise for bringing into the open the insurance issue that has arisen in Brotherhood of Railway Trainmen, Cleveland. In calling upon Superintendent Dressel of Ohio to take up with A. F. Whitney, B.R.T. president, the matter of Railroad Yardmasters of America losing their B.R.T. insurance along with B.R.T. membership for failing to take part in the railroad strike last May, Mr. Kavanaugh was not carrying out any provision of Colorado law. But he was seeking to protect citizens of his state in their insurance possessions and that he conceives to be the foremost duty and obligation of an insurance commissioner. A man of lesser conviction might well have washed his hands of the whole matter, pointing out that B.R.T. was not licensed in Colorado and there was no law that he could invoke. However, Mr. Kavanaugh, a former newspaperman and a man of courage, recognized the power of publicity and public opinion and proceeded to get the issue prominently before the public.

We don't undertake to judge the

merits of the dispute on the evidence so far revealed but on the face of it there appears to be a question that should be publicly aired. Whatever the story may be the railroad men are gossiping "They are trying to whip the yardmasters with the insurance." The probabilities are that B.R.T. is acting within its legal rights in whatever it is doing, but it may also be true that the law needs changing. Mr. Kavanaugh says that many of the yardmasters have been paying for their insurance for years and have been relying on it for the protection of their families and are now uninsurable. Some say indeed that the main reason for the yardmasters to continue in B.R.T. has been the insurance.

It is said that B.R.T. is not actually amenable to the Ohio insurance laws but that it voluntarily complies with those statutes. We would think that the Ohio legislature and Gov. Lausche, who is known for his progressive reforms, would want to know more about this situation so as to determine whether some insurance nonforfeiture legislation is not in order.

To Mr. Kavanaugh goes credit for

bringing to public attention an insurance question of possibly considerable significance that otherwise might have remained as an obscure union dispute.

The provision in the B.R.T. insurance contract that is being invoked against the yardmasters reads:

"Membership in this department (insurance) shall continue only during the time that the member remains in good standing in the Brotherhood of Railway Trainmen. Should a member be expelled from this department or should he take a final withdrawal card or be expelled from B.R.T., his equity if any in any and all certificates of insurance carried in this department as of the date his membership ceases shall be determined and paid to him in cash, if living, if not, to his legal representatives, whereupon all interests and rights under any cer-

tificates issued to him shall cease and such certificates shall become null and void."

Such a provision, to say the least, is an anachronism. It offends all modern conceptions of life insurance and possesses just such tragic potentials as are materializing in the case of the yardmasters. Regardless of the eventual outcome of this dispute, we believe the Ohio legislature has a job of law making to do.

M. G. Schoch, president of Railroad Yardmasters of America, wrote to all the insurance commissioners soliciting their aid and from many got messages of sympathy. To Luke Kavanaugh, however, goes the credit for taking action and bringing the issue into the open for public opinion to exert its influence on the situation.

PERSONAL SIDE OF THE BUSINESS

J. C. Bunyan, Pacific Coast manager of Commercial Union, who was hospitalized for a time with a heart ailment, is now preparing to go to a country retreat to complete his recovery.

Walter H. Bennett, counsel for N.A.I.A., addressed a luncheon meeting of the Denver Rotary Club while he was in the city for the convention. He outlined the capital insurance problem of the day and called upon his listeners to make their influence felt to maintain insurance regulation at the state level. His appearance had been arranged by Karl Eppich, well known local agent, who is a member of the Denver Rotary program committee.

Winner of the oil painting of Springfield's covered wagon emblem at the N.A.I.A. convention was Mrs. Persis Stebbins, whose husband is Raymond H. Stebbins of the Cobb & Stebbins general agency, Denver. The presentation was made by Vice-president M. E. Peterson of Springfield F. & M. at Chicago at the closing N.A.I.A. session at Denver.

Taking a prominent part in local arrangements for the Denver convention of the National Assn. of Insurance Agents was Thomas F. Daly, II. Since returning from military service last December he has assumed increasingly important duties with the insurance operations presided over by his father, Clarence J. Daly, and that were established by his grandfather. He is now assistant to the president of Capitol Life, T. F. Daly Agency Co., and Daly General Agency. He started with the organization in 1930 and during the war served in the army air force. He was stationed most of the time at Scott field in Illinois and was discharged as a captain. He has had experience in every department of the Daly insurance enterprises.

Harold C. Woodmancy of Cleveland, state agent for St. Paul group, marks his 25th anniversary with St. Paul on Oct. 20.

N. N. Kline, Sr., of the Will S. Thompson-Kline agency, Hutchinson, Kan., has returned from a three months rest at Boulder, Colo., recuperating from

a heart attack a year ago. While his three sons, N. N., Jr., William and John, are now in charge, their father is at their new residential office for a few hours each day.

John M. Nuckols, secretary Insurance Agents Assn. of Kansas City, Mo., has been elected president of the Secretaries Forum, a round table club of civic and business organization secretaries of Kansas City.

Capt. James M. Casey, manager of the Mitchener agency and secretary of the Hutchinson (Kan.) Assn. of Insurance Agents before joining the army three years ago has returned from Manila and is hoping to return to Hutchinson following treatment of foot trouble at Ft. Ord, Cal.

Stuart Ragland, Richmond local agent and past president of the Virginia Assn. of Insurance Agents, is general chairman of a drive to get recruits for Boy Scouts in the rural area around that city and to raise funds for outfitting them.

Lane Goodell, special agent of America Fore, Portland, Ore., celebrated 25 years of service and was admitted to the old guard. He was tendered a luncheon at Timberline Lodge, at which E. L. Williams president of the Insurance Executives Association, was a guest.

D. Wilson Pierce, Jr., prominent Los Angeles agent en route to Denver for the N.A.I.A. convention, left his train at Pueblo, Colo., while it was being serviced, to use the 'phone in the station. The track gates had been closed on him and he was refused permission to re-enter the train. He chartered a private plane at the airport and overtook the train at Colorado Springs.

Howard W. Bradshaw of Delphi, Ind., while at Denver for the N.A.I.A. convention, made an excursion to Cripple Creek to view the site of the local agency and real estate office his father, William H. Bradshaw, operated there about 1904. Mr. Bradshaw had with him a picture of that office with his father and his partners on the steps. W. H. Bradshaw later returned to Delphi and rejoined the agency that had been started in 1895 by his father,

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October 3, 1934

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Picture

William Bradshaw. Howard Bradshaw was accompanied by his 13 year old son, William, who will be the fourth generation in the agency if he selects that place for his career.

Kurt Hitke, head of the Chicago agency bearing his name, observed his 20th year in the insurance business as host at a dinner and cocktail party at the Chicago Yacht Club for his entire office staff, followed by a cruise on his cabin cruiser "Delores." Shortly after this party he sold the "Delores."

Arthur M. Jens, vice-president and a director of Fred S. James & Co., Chicago, has been elected president of the Chicago Federal Savings & Loan Assn.

J. C. Hiestand, secretary of Ohio Farmers, has been elected president of the Ohio Safety Council.

Miss Elsie Mayer, prominent in local agency circles in Denver, founder of the National Assn. of Insurance Women and its first president, was head of the ladies entertainment committee at the N.A.I.A. Denver convention. She had charge of the style show and other activities. At the rodeo show, she presented the prizes to the girls who participated in the spoon and cup race.

James M. O'Connor, superintendent of claims of the Royal Exchange group in Chicago, is going this Friday on a three-week trip to the Smokies, Miami Beach and New Orleans.

Ralph G. Tilburg, local agent at Madison, Minn., has been made manager for northeastern South Dakota and western Minnesota of Farmers Life. He has been a district manager for that company.

DEATHS

Mrs. G. W. Neare, 46, wife of G. W. Neare, partner of Neare, Gibbs & Co., Cincinnati, was found dead at her home.

Edward A. Meyer, 89, Buffalo broker for 50 years, and one of the originators of the Old Timers Club, died there after a four months' illness.

Earl C. Henshaw, 60, salesman for the Charles H. Tuke agency of Rochester, N. Y., for 20 years, died after a long illness.

William H. Roberts, 73, who was chief accountant at Chicago for London & Lancashire from 1917 to 1944, died at his home. Mr. Roberts joined L. & L. in 1903 after being with Atlas in Chicago. In 1907 he joined Queen City at Sioux Falls, returning to L. & L. in 1917.

William G. Liebig, 60, for 20 years a

local agent at Beaver Dam, Wis., died suddenly at his summer home at Fox Lake, Wis., following a cerebral hemorrhage.

D. Neal Iverson, 61, who retired in 1944 as assistant U. S. manager of Century, died of a heart attack at his home at New Rochelle. Mr. Iverson previously was vice-president of the old Public Fire of New Jersey and had been with L. & L. & G.

Mrs. Ruth Blackard, 44, wife of Clyde W. Blackard, Indiana state agent for New Hampshire Fire, died in Indianapolis and was buried in her native city of Cincinnati.

W. O. Shaffer, 83, Wyoming, Ia., local agent, died following a short illness. He had been in the insurance business since 1928.

J. C. Glassford, local agent at Grand Meeker, Col., died.

James W. Sheridan, local agent at Mercer, Col., died.

F. C. McDougal, 54, Portland, Ore., insurance attorney, died suddenly at his home. Mr. McDougal had practiced law in Portland since 1916. He formerly was associated with his brother, the late E. L. McDougal, in insurance and claims legal work.

George B. Rodgers, 56, for 25 years a local agent in Portland, Ore., died suddenly in Seattle. A native of Denver, Mr. Rodgers retired a year ago. He was for many years senior member of the Rodgers, Hart, Banks & Co. agency, which later became the Rodgers agency.

Earl V. Neuberger of Kansas City, state agent of Springfield F. & M. for western Missouri, died there Tuesday following a heart attack. He was born Feb. 22, 1892. He had been in field work for about 25 years and was one of the best known and most popular field men in that territory. He was with Hartford Fire for many years, from 1921 to 1938 as special agent in North Dakota and then in the Nebraska field, operating out Omaha, and several years ago started a general agency in Omaha with Col. Murphy. When his partner was recalled to active service he gave up the general agency and joined Springfield.

Lester J. Murphy, 74, vice-president and treasurer of Mullen-Murphy-Brown, Cincinnati, died at the home of his brother, W. H. Murphy, Montgomery, O., following a heart attack. Mr. Murphy had been in poor health for some months. He was in the local agency field more than 50 years, starting with the old Benndorf agency, where he became a specialist in insuring tobacco when Cin-



"SORRY TO DO THIS BUT THE MANAGER IS TOO CHEAP TO BUY THE KIND OF INSURANCE THAT COVERS FOOD EATEN OFF THE PREMISES."

cinnati was a tobacco warehousing center. He later was a partner in the Murphy, May, Blades & Zoeller agency and formed his last association in 1931. For many years he was a member of the governing board of the Cincinnati Fire Underwriters Assn. He had represented St. Paul F. & M. 47 years.

Howard G. Bundy, 64, president of the Bundy-McNear agency of Lafayette, Ind., died Sunday in the Home hospital there following a three-month illness. He entered the insurance business in 1924, when he became state agent covering Indiana and parts of Ohio for an insurance company. He established the Bundy agency in 1933 by purchasing the expirations of the Fouts Realty Co. Mr. Bundy took his son-in-law, Robert B. McNear, into partnership early this year and the latter is continuing the agency. Mr. Bundy had been ill in a hospital since April.

Henry C. Green, 52, president of the Woolley & Sherman agency, Long Branch, N. J., died there.

Allie B. Burton, 64, of the Burton, Williamson & Gibson Agency, Kerrville, Tex., died there. He went to Kerrville 30 years ago to become executive vice-president of the First State Bank. He resigned that position in 1937 to become active in the agency and the Service Finance Co. which he organized.

John L. Loos, 54, local agent in West Allis, Milwaukee suburb, died there after a short illness. He opened the agency in West Allis in 1914, when he moved there from Hartford, Wis. He was a director of the Milwaukee Board.

Ben R. Franklin, 74, head of the Franklin Adjustment Bureau, and veteran New Orleans insurance man, died there. He spent more than 40 years in the insurance business in New Orleans. One son, Ben R., Jr., is chairman of the new inland marine rating commission of Louisiana and Robert M. has been associated with his father in the adjustment bureau.

Henry H. Kuhlman, local agent at New Knoxville, O., is dead.

Mrs. Gerda S. Chivington, wife of Paul V. Chivington, Indiana state agent for Fidelity & Guaranty Fire, died in Methodist hospital, Indianapolis.

Hail Committee Meets

The advisory committee of the western Hail & Adjustment Assn. met in Chicago to review experience of the past season and outline general procedures for the 1947 hail season. The group also is completing plans for the annual meeting in Chicago the first week in December.

Accounting Group Makes Plans for '47 Gathering

The Edgewater Beach hotel, Chicago, has been selected as the place for the 1947 annual meeting of the Insurance Accounting & Statistical Assn., the dates being May 15-17. That decision was reached by the director at a meeting at the Edgewater Beach.

Cleveland was selected as the site of the 1948 annual gathering.

Accountants Plan Rally

NEW YORK—The program of the fall conference of the Insurance Accountants Assn. Oct. 10-12 at Endicott, N. Y., has been completed. Members will be guests of International Business Machines.

President Robert C. Ratcliffe, Royal-Liverpool, will give the opening address Oct. 10 with a response by an I. B. M. executive. T. F. Tarbell of Travelers will discuss the revised form of the annual statement for fire and casualty companies, and Reed M. Chambers, president U. S. Aviation Underwriters, will talk on what is going on in aviation.

Howard Shadwell of the Holborn agency, New York, reinsurance brokers, will discuss reinsurance and the accountant. Palmer Dick of Springfield Fire & Marine will demonstrate account checking machine.

In the evening there will be a social hour and dinner at the Binghamton Country Club with Mr. Ratcliffe as toastmaster.

On Oct. 11 an open forum will treat several subjects. E. G. Crapser, Meserole group, is moderator, and panel members are R. C. Angus, Northern Assurance; R. Schaaf, Globe & Rutgers; G. H. Hafely, Sun, and F. M. Dominick, Boston.

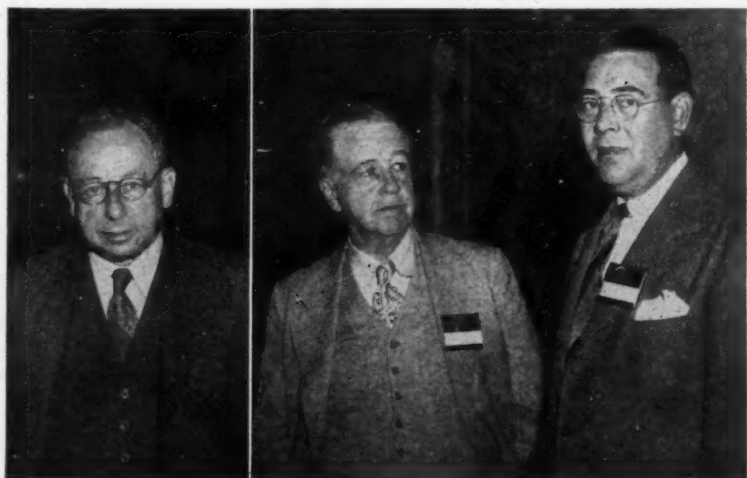
Scott Harris, executive vice-president of Joseph Frogatt & Co., will talk on research; George R. Ladner, Security of New Haven, on expense allocation; George I. Dearborn, Potomac, on distribution of expenses by major lines, and Paul Seghers, C. P. A., on federal taxation.

Oct. 12 will be devoted to golf.

Broadcast Oct. 5, 7 P. M.

WASHINGTON—Incidental to fire prevention week, the U. S. Chamber of Commerce is sponsoring an NBC broadcast on "Fires," from Washington, Oct. 5, at 7 p. m. Heard from will be Atlanta, which received the first award in the fire waste prevention contest.

Important Factors in N.A.I.A. Convention



PAST N.A.I.A. PRESIDENT, COLORADO COMMISSIONER AND NEW PRESIDENT AT DENVER CONVENTION:

Allan I. Wolff, Chicago; Luke Kavanaugh, Denver, and Guy T. Warfield, Baltimore. Picture by Harry H. Fuller, deputy U. S. manager of Zurich.

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Bureau of Personal A. & H. Underwriters Holds Annual Meet

Ray L. Hills, Great American Indemnity, Reelected to Head Organization

STOCKBRIDGE, MASS.—An address on underwriting the impaired accident and health risk, a discussion of the proposed uniform accident and health regulatory law, a reference to the possibility of taking the atomic bomb into consideration in underwriting, and the ever-popular underwriting



Ray L. Hills



J. F. Follmann, Jr.

forum, together with the reports of the governing committee chairman and others, marked the annual meeting of the Bureau of Personal Accident & Health Underwriters here. About 100 were on hand, close to a record attendance. Among those attending were some 20 representatives of non-member companies.

In addition to reelecting Mr. Hills as governing committee chairman, the organization reelected John F. Lydon, Ocean Accident, as chairman of the auditing committee and elected as members of the governing committee Aetna Life, Continental Casualty, Royal Indemnity, Hartford Accident, Indemnity of North America, Maryland Casualty, Ocean Accident, Standard Accident, Travelers, U. S. F. & G.

The meeting got under way Monday noon with Ray L. Hills, secretary of Great American Indemnity and chairman of the governing committee, presiding. Commissioner Harrington, as home state commissioner, made a brief address of welcome. Other departments represented were Connecticut, by Deputy Commissioner George Goodwin, and New York, by Victor Cohen, who has charge of accident and health matters at the Albany office.

Increase in Volume and Scope

In his report as chairman of the governing committee, Mr. Hills noted the increase this year in A. & H. business which parallels general casualty lines. He said this is an era of new social concepts, which naturally touch insurance. He mentioned the growth in hospitalization, medical payments, and social insurance plans as being part of the A. & H. business and said the situation today is challenging to any gathering of accident and health men and the viewpoint must be kept broad even when subjects of seemingly limited scope are under consideration.

Warning against flamboyant innovations, Mr. Hills said that personal accident and sickness insurance, so simple

Bureau Goes It Alone and Asks for Rate Control of Individual A. & H. Forms

STOCKBRIDGE, MASS. — Having been unable to reach an agreement with other segments of the accident and health business, the Bureau of Personal A. & H. Underwriters has decided to seek the kind of regulatory legislation it considers best suited to individual A. & H. policies.

The report of the regulatory legislation committee, headed by Logan Bidle, Aetna Life, stated that in the governing committee's opinion the public interest would be served by greater standardization of the A. & H. business and that such standardization would be promoted by state regulation of rates for individual policies.

The report stated that "we have tried long and earnestly, but without success, to reach an agreement with other

in its fundamentals, today presents little or no opportunity for inventiveness in more attractive combinations of coverages and benefits. The day has passed, he said, when a company has sales advantages in spectacular policies. Agents sell on the argument of fundamental needs and their greatest criticism of the business, he recalled, was on the multiplicity of policy forms. He said the insuring public, keeping disability policies as they do their life insurance, is satisfied with the rather conservative elements of universal appeal.

Sees Danger in Lethargy

At the same time, Mr. Hills cautioned against being too much satisfied with present methods. Experience is a great teacher in underwriting, he said, but it can also be a great master, tending toward timidity when courage and imagination are necessary for new ventures. The problem is to preserve a proper balance of past with future, recognizing that times change viewpoints. The business should never be wholly satisfied with present methods but always seek ways to improve procedures.

A business like accident and sickness insurance which touches practically the whole population should be geared to the average individual as far as possible, said Mr. Hills. It must talk his language through its policy contracts. Conceding that with a diversity of policy forms it is difficult to achieve extreme simplification, Mr. Hills said that never-

theless simplification should always be the watchword in dealing with policies, applications, manuals of occupational classifications and rate schedules. Attempts already made toward conciseness of language indicate that much can be accomplished. Aside from consideration of the insuring public the business depends on producers who must know many lines. Everything, therefore, should be done to make the way easier for them.

The bureau's action was in line with the counsel of Commissioner Harrington of Massachusetts, who in his address of welcome, urged the bureau to take the lead in sponsoring and working for the necessary regulatory legislation.

segments of the A. & H. business" and since this proved impossible the committee decided on three steps: (1) that the A. & H. business should continue to be excluded from the model casualty rating bill, since that bill is not suited to A. & H.; (2) that the regulatory legislation committee be instructed to draft a bill for regulation of rates for individual policies; and (3) that the bureau's representatives on the all-industry committee be instructed to present the bill so drafted to the all-industry committee.

More Committees

Mr. Hills said suggestions had come to him from various sources indicating that there may be a desire and need for more committees, which would perhaps be only study groups at first on such subjects, which would more fully make use of the bureau facilities. Suggestions, he said, include industrial group, franchise, special auto and travel, schools and camps, and volunteer fire departments. He suggested that some of these ideas and others that would occur to those present, would be good subjects for discussion during the meeting. He asked that those having suggestions refer them to the recently appointed committee on scope and functions of the bureau, headed by Neil J. Brown, assistant secretary of Hartford Accident.

Mr. Hills said that this could be called the centennial year of health insurance. Recently, following a clue from an obscure item in the morning paper, he

(CONTINUED ON PAGE 30)

Congenial Trio at Big Denver Convention



J. V. McClatchy, Sacramento, Cal.; E. J. Savage, superintendent of agents Zurich, and Roy Davis, Assn. of Casualty & Surety Executives, Chicago, at N.A.I.A. rally.

Company-Producer Conference Mapped for November

Procedure for N. Y. Gathering to Be Patterned After That in Philadelphia

Harold K. Phillips of the Assn. of Casualty & Surety Executives, at the final N.A.I.A. session at Denver, announced that a company-producer conference, modeled after the Philadelphia event about two years ago, is being shaped up. He made the announcement in behalf of Dewey Dorsett, general manager of A.C.S.E., who could not be present.

The details have not been perfected. It is likely that the meeting will be held sometime in November, immediately following the meeting of executive committee of the N.A.I.A. It was the wish of agency leaders who were consulted, he said, that this be a fairly intimate gathering without a fixed agenda, rather than a town meeting type of gathering. The casualty conferees will probably consist of the public relations committee of A.C.S.E.

Although Mr. Phillips made no reference to the participation of fire companies in the conference, it is understood that they will take part as they did at Philadelphia.

Loses Attempt to Recover from Maker of Elevator

Indemnity of North America, under a decision of the Michigan supreme court, lost a subrogation action for \$15,133 against Otis Elevator Co., arising out of an elevator accident in Burdick hotel, Kalamazoo, Feb. 8, 1942. Indemnity had paid that amount to passengers that were injured when an elevator fell.

In order to succeed in its case, the court stated, it is necessary for Indemnity of North America to establish that the hotel company was free from concurrent negligence. The court stated it is convinced that Indemnity failed to sustain this burden of proof.

An elevator repairman was riding in the elevator at the time of the accident, but the court stated that the hotel company had not informed the repairman of the fact that the elevator had been slipping and not functioning properly. Also, the record does not sustain Indemnity's contention that the repairman had taken over control of the elevator at the time of the accident. A 16-year-old boy, who had been employed by the hotel for a week and a half, was operating it. The lower court stated that while the jury could have found that the elevator company did not do a workmanlike job of servicing and repairing, the hotel company kept on running an elevator which was out of condition under circumstances under which a reasonably prudent man would not have done so.

Lawyers Federation to Meet

The Federation of Insurance Counsel will hold a meeting at the Marlborough-Blenheim Hotel, Atlantic City, Oct. 26.

One of the speakers will be Dr. S. M. Lindenbaum of New York, on "The Enigmas of Medical Evidence." There will be a get-together party and banquet. The federation has not had a meeting since 1941.

Handicapped Shown on Job in Mutual Alliance Film

"No Help Wanted," sound motion picture portraying problems faced by disabled veterans, will be a principal insurance contribution to "National Employ the Physically Handicapped Week," October 6-12.

The film was produced by the National Association of Mutual Casualty Companies, constituent association of American Mutual Alliance. It will be shown in leading theaters in 90 principal cities with bookings arranged by the American Legion.

The picture dramatizes the fact that the disabled veteran and other physically handicapped individuals are among the safest and most efficient of workers when they are properly placed.

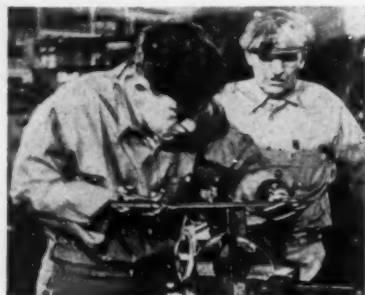
To Affirm Insurance Position

The film is primarily an affirmation of the general insurance company position that insurance carriers consider the physically handicapped safe and desirable workers. The picture is designed to appeal to employers, the handicapped and the public.

It was made without professional actors. The physically handicapped who appear are most of them disabled combat

veterans. The picture's early sequences were made in army hospitals. The pictures of men at work were made in large industrial plants.

The film is entirely non-commercial, with even the names of its sponsors



omitted. The expectation is that its theatrical showings will enlist the cooperation of insurance industry along with veterans' organizations, governmental agencies, and the motion picture industry.

H. G. Evans Is Highly Honored

Employees of American Casualty held testimonial dinners the other evening in honor of the tenth anniversary of President H. G. Evans. Some 450 employees of the home office, together with the directors, attended the main dinner in Reading. Simultaneous dinners were held by the employees at Boston, Newark, Philadelphia, Pittsburgh, Cleveland, Chicago and Detroit.

The evening was the culmination of American Casualty's "President's Month" during which the agents and employees had pledged themselves to produce the greatest volume of business other than automobile in the history of the company. The goal was



surpassed with the writing of 14,364 new policies totaling \$674,042 in premiums. Harry O. Eckert, director of agencies, presented Mr. Evans with the results of the campaign, after which Mr. Evans addressed all of the dinners over a long distance telephone hook-up.

W. S. Deak, vice-president in charge of claims, acted as master of ceremonies and Sidney D. Kline, president of Berks County Trust Co., delivered an address on behalf of the directors.

Mr. Evans is shown above at the microphone with Mr. Deak seated at far right.

Burglary Rate Reduction Seen

SAN FRANCISCO—A lowering of the new residence burglary and outside theft rates promulgated for San Francisco, Los Angeles, San Diego and Alameda counties to make the recent increases considerably less steep is understood to be on the way.

There was considerable objection to the amount of increase for these counties and two companies, while agreeing that there should be some increase, considered the new rates so far out of line they threatened to charge balance-of-state rates in the four counties. As a result of conferences with the advisory committee, consisting of Pacific Coast managers, the National Bureau rating committee has worked out new rates for San Francisco, Los Angeles, and San Diego counties and put Alameda county in the balance-of-state classification.

If the new basis meets with the advisory committee's approval it will be promulgated shortly.

NEW RATES IN KANSAS

Revised rates for the residence and outside theft policy went into effect in Kansas Sept. 30, according to an announcement by the National Bureau of Casualty & Surety Underwriters. Johnson and Wyandotte counties have been placed in rate territory 15, and the balance of Kansas in a new rate territory 13(a).

The other changes regarding the rating of specific insurance on jewelry and furs, and other risks, made effective in most states Aug. 19, are now effective in Kansas.

Western's Training Schools

Western Casualty and Fire are inaugurating a series of training schools for local agents. The first of such two-day meetings has been set for Nov. 18-19 at Hutchinson, Kan., with State Agent Harley G. Cosby in charge.

Correction on American Surety

It was incorrectly stated in a recent issue of THE NATIONAL UNDERWRITER that American Surety is writing coverage on non-recorded instruments such as chattel mortgages and conditional sales agreements.

Transit Casualty of St. Louis has increased capital from \$250,000 to \$500,000 through sale of additional stock.

Expect Mysterious Disappearance Clause to Stay

It is doubtful that any action will be taken in the near future on the recommendation of the casualty committee of the National Assn. of Insurance Agents, that the mysterious disappearance clause be removed from the residence and outside theft policy. Company men are inclined to wait and see what effects the recent rate boost will have before making any more changes.

Now that outside theft has again been separated and additional premium is being charged for it, there is a possibility, company men say, that experience will tend to grow better.

More changes, coming on the heels of the rate increase of Aug. 19 would tend to throw the whole picture out of line, they say, and leave no basis upon which to determine actual experience.

Made a Mistake in 1943

Most company men admit that a mistake was made in 1943 when the words "mysterious disappearance shall be presumed to be due to theft," were inserted, because under that definition it is almost impossible to protest any claim. Underwriters cite examples of paying 50 cents for a dog's playing ball which was lost, children's dolls, spectacles, handkerchiefs and other items the ordinary thief would have no use for.

The argument of Mr. Duffus, chairman of the N.A.I.A. casualty committee, that the mysterious disappearance clause "makes for unsatisfactory settlements because it is at the mercy of individual company interpretations," is unfounded, they say, because there is no chance of refusing to pay a claim no matter how fantastic it may be. Underwriters are reluctant to write the policy on their friends because their whole opinion of a man may change very rapidly.

Chance of 100% Removal Slight

It is also pointed out that the chances of all companies removing the clause are slight. Should only one company use a form with the mysterious disappearance clause, it could make great difficulty for the rest.

Underwriters point out that experience on the residence and outside theft without broadening the policy would have been severe after 1943 because of the increase in travel, unsettled housing conditions, the rising number of crimes against property and a general tendency toward negligence which has arisen since the end of the war.

Throwing in the outside theft endorsement for free and incorporating the mysterious disappearance clause all at once was the real "murder" in the program, underwriters agree.

Outside claims run three and four to one over the premises claims, whereas formerly they were but a small fraction of the loss experience. Small outside claims are eating up the premium. Cases of people leaving articles at baseball games, while on vacation, while visiting or merely walking down the street are commonplace.

Don't Want "Outside" Business

Some companies are attempting to eliminate outside theft business unless it is specifically asked for. This is not difficult and causes little resentment because of the rate now placed on that portion of the policy. It is estimated that the new rates will eliminate 50% of the outside theft coverage automatically.

Most of Mr. Duffus' arguments are generally agreed with: That the present policy as it stands may lead to another rate increase, that it places a premium on carelessness, was never wanted by the majority of agents, and that it conflicts with the personal property floater, but it is also agreed that little can be done about it presently.

Boiler Insurers Study Retrospective

Feel High-Low Plan Is Necessary in Rate Control Age

Boiler insurers are considering the use of retrospective rating and have discussed the matter in tentative way with several insurance departments. While no definite plan has been agreed on, no anything has been submitted to the National Bureau rating committee, it appears likely that retrospective rating will be promulgated some time within the next year.

Companies writing boiler insurance are in the same boat with other insurers with respect to the imminence of universal regulation of rates by the states. Even those who would prefer not to adopt retrospective rating feel it is probably the only alternative to driving the business into the arms of the mutuals.

Catastrophe Risk Is Problem

The presence of the catastrophe hazard makes it somewhat difficult to devise a retrospective plan that will take this into account, the reason being that a company may go 10 to 20 years without getting hit by a \$300,000 to \$500,000 loss. For the general run of boiler and machinery losses it is estimated that about 10,000 exposures are needed to constitute a credible experience. However, it would take many times that number to get a reliable indication of the catastrophe hazard.

Another point that has to be taken care of in any rating plan is the accessibility of plants and ease with which inspectors can make their check-ups. For example, a milk company with small plants all over the country is far more costly to inspect than a risk with the same premium volume whose boilers are all in the same community. Furthermore, since a milk company operates every day, including Sundays and holidays, the inspectors probably have to do their work at night, perhaps inspecting only one unit out of several on each trip. This situation is supposed to be taken care of by the location charge in the manual but a number of underwriters do not feel it is sufficient to reflect the wide variety of conditions actually encountered.

Retrospective could be helpful in equalizing the expense differences due to location. It would be particularly useful in making those risks pay their way which have a lot of small claims due to their poor supervision and maintenance.

Advertising Must Show Company's Name: Garrison

SAN FRANCISCO—Commissioner Garrison has issued a warning to all companies—with particular reference to those writing disability business—to cease advertising policies or plans under any other name than their proper titles. He reports that he has received complaints that some companies have been issuing disability policies under such names as "Family Protection Plan" or "National Protection Plan" without revealing the name of the company. Such advertisements have been noted in various California newspapers in recent months.

Must Get Permission

The commissioner points out that where companies desire to operate underwriters' agencies or annexes, or issue policies under another name, they must apply for permission and meet certain other conditions.

He says the practice has been confined mostly to smaller companies issuing disability and hospitalization plans to take advantage of the publicity recently given to state insurance proposals and plans.

Many Men Council

A number of men are involved in the accident at the annual Safety Council, Chicago, commencing Oct. 3. E. R. C. is the president of the National Bureau of Accident Insurance, and one of the speakers at the convention. That evening, the Engineering Society of San Francisco, at a machine shop, Zurich, will be involved in a "Metal" pressure vessel. D. L. Ro. Accident, At the participants in Kraus, L. Emil Meun. York. At section the R. C. Stra. engineer of the nom. H. O. T. Pacific, w. commercial of Oct. 8. Helen I. Employers Holmskog that comp onstration struction constructi 10.

Many Insurance Men on Nat'l Safety Council Program

A number of insurance men are featured in various part of the proceedings at the annual meeting of the National Safety Council at the Stevens hotel, Chicago, commencing Oct. 7.

E. R. Granniss, National Conservation Bureau, is presiding at the meeting on accident facts the morning of Oct. 8 and one of the participants in the discussion will be E. C. McFadden of Texas Employers.

That evening W. Dean Keefer, second vice-president of Lumbermen's Mutual Casualty, will preside at a meeting of the Engineering Society of American Society of Safety Engineers. That afternoon at a meeting of the automotive and machine shop section, Warren A. Cook, Zurich, will give a talk on "Hazards Involved in Using Heat in Processing Metal." At the meeting on boiler and pressure vessels the morning of Oct. 11, D. L. Royer, chief engineer of Ocean Accident, will preside.

At the cement and quarry section, participants in a discussion include John Kraus, Liberty Mutual, Chicago and Emil Meuser, Marsh & McLennan, New York. At the meeting of the chemical section the afternoon of Oct. 7, Lt. Col. R. C. Stratton, supervising chemical engineer of Travelers, will give the report of the nominating committee.

H. O. Tilner, safety director of United Pacific, will serve as chairman of the commercial vehicle section, the morning of Oct. 8.

Helen Reischel, industrial nurse for Employers Mutual Liability, and Otto S. Holmskog, Sr., construction engineer of that company, will take part in a demonstration of an investigation of construction accidents at the meeting of the construction section the evening of Oct. 10.

At the fire prevention meeting the morning of Oct. 10, Percy Bugbee, general manager N.F.P.A., will preside. John J. Ahern, Illinois Institute of Technology, will give a talk on outstanding fire causes and lessons they teach. J. T. Babcock, Factory Insurance Assn., Chicago, will speak on organizing an industrial fire prevention program.

At the meeting on "Maintaining Interest" the morning of Oct. 8, C. R. Sliger, Insurors Indemnity, Tulsa, will preside. William C. Leete, supervising engineer of Travelers, Springfield, Mass., will participate in the discussion.

Gustave Williams Slated

At the meeting of the paper and pulp section the afternoon of Oct. 8, Gustave F. Williams, Liberty Mutual, will give a talk on accident prevention through improved operational methods. At a meeting of the same section the afternoon of Oct. 10, F. W. Braun, vice-president and chief engineer of Employers Mutuals, will give an analysis of accidents.

At the meeting on rehabilitation the morning of Oct. 10, Clark D. Bridges, Zurich, will speak on industrial rehabilitation of workers. At the group meeting the morning of Oct. 10 on driver education and training, Harold R. Danford, National Conservation Bureau, will talk on "How Can We Get Around Low Pupil-Teacher Ratio and the High Cost Resistance on the part of School Administrators?"

Walter S. Paine, Aetna Casualty, will preside the morning of Oct. 10 at the group meeting on preparing safety engineering colleges. John J. Ahern will report for the Illinois Institute of Technology.

At the traffic section meeting the afternoon of Oct. 7, general chairman will be W. Graham Cole, assistant secretary of Metropolitan Life.

A 25-year club of employees of the Employers Mutuals is being organized at Wausau, Wis., Oct. 4. H. J. Hagge, president, heads the list with 35 years.

Medical Advances Call for Changes in A. & H. Underwriting, Dr. Wills Asserts

STOCKBRIDGE, MASS.—With the progress that has been made in medical and surgical discoveries in recent years, accident and health underwriters, if they are to be progressive, must alter some of their rules for underwriting selection and underwrite cases scientifically on the basis of up-to-date scientific knowledge, said Dr. Arthur A. Wills, Jr., assistant medical director of Travelers, in his talk at the annual meeting of the Bureau of Personal Accident & Health Underwriters. This means, he said, that insurers must be willing to consider A. & H. risks that were formerly declined or considered uninsurable. Careful medical selection, special examinations, x-rays, electrocardiograms, and laboratory tests will make this possible.

Underwriting Impaired Veterans

Dr. Wills said that he felt that the day will come when underwriters will have to work out a broader substandard basis for the substandard health risk. He said it is easy to see how medical and surgical progress can lessen the complications resulting from accidental injuries. It will also help health insurance. He questioned, however, whether mounting accident rates, particularly the automobile death rate, may not offset the saving effected by new forms of drug therapy and surgery.

Underwriting the returned impaired veteran is something of a problem, Dr. Wills said, because of the delay and difficulty in obtaining service medical records. Veterans with service-connected disability due to injury or disease will have to be selected with care. Specific losses, such as eyes, legs, hands and feet require no special handling other than to fit them into the underwriting category already established for such impairments.

Cases with history of malaria, ele-

phantiasis, dengue fever, typhus, amoebic dysentery, fungus infections, etc., are of no great significance from an accident standpoint once the patients have recovered. For health insurance they should be examined or service medical records should be obtained. Once the veteran has been returned to this country and is away from the endemic area after a year without recurrence of symptoms he should be a satisfactory risk for accident and health coverage.

Veterans suffering from disease conditions such as rheumatic heart disease, tuberculosis, asthma, arthritis and nephritis should be evaluated individually on the basis of their history and physical findings. Dr. Wills said that veterans without permanent residual impairments, gross deformities or major disabling disease conditions should be better than average material for accident and health solicitation.

Michigan Opinion Sought on Stop-Loss Coverage

LANSING, MICH. — Commissioner Forbes has formally requested a supplemental opinion from Attorney General Eldred as to whether so-called "stop-loss" coverage purchased by workmen's compensation self-insurers is subject to departmental control.

The commissioner forwarded to the attorney general, with the request for an opinion, an analysis of the matter by counsel for one Michigan carrier, including considerable material relative to opinions bearing on similar situations in other states.

Earlier the state legal department ruled that purchase or sale of "excess aggregate loss" or "stop-loss" coverage in this state, in situations involving approved self-insurers, is not prohibited.

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Bar Assn. Seeks Group Cover; May Have Own Insurer

Wilbur E. Benoy, Columbus, O., chairman of a special committee on retirement benefits for lawyers of the American Bar Assn., has called a meeting of that committee at Atlantic City Oct. 27, at which time the committee will consider two proposals: (1) Either group insurance for members of the A.B.A. providing for health and accident benefits and retirement income, or, in the event such group insurance is not available, (2) the acquisition or organization of an insurance company authorized to write life, health and accident insurance, including retirement annuity contracts, whereby members of the A.B.A. may acquire such insurance at cost.

Mr. Benoy states that requests have been made to insurance companies which may be interested in writing such insurance contracts to submit proposals to him prior to Oct. 15. Members of the committee, in addition to Mr. Benoy, are: Judge Allen P. Burch of the supreme court of Kansas, Robert P. Booth, Manchester, N. H.; Leslie P. Hemry, general counsel of American Mutual Liability, and Kenneth Teasdale, St. Louis.

The American Bar Assn. holds its annual meeting at Atlantic City commencing Oct. 28.

Batt with Inspection Co.

George T. Batt has joined the Insurance Audit & Inspection Co. in Indianapolis. Until Sept. 1 he was a field man for Aetna Casualty in Indiana, which position he had resumed after two years in the army. Before going with the Aetna Casualty in 1939, he had been with the Jenkins Brothers agency in Richmond, Ind.

Grant Recovery for Death of Ground Crew Member

The federal court for the northern district of Ohio, eastern division, has held that Preferred Accident is liable for the death of a ground crew member under a policy for the benefit of certain employees of Goodyear Aircraft Corp. The case was Rhodenbaugh vs. Preferred Accident.

The policy covered "All employees:—while engaged in flight testing of aircraft, or while acting as pilots or crew members of any aircraft including entering or alighting from aircraft, and also including being struck on land or water by a moving aircraft or moving aircraft part while acting in the course of their employment...."

Ralph Rhodenbaugh was killed in the course of his employment as ground crew member by being struck by a moving aircraft.

Testing "for" or "in" Flight

Preferred Accident contended that "flight testing of aircraft" means testing of aircraft in flight. However, the plaintiff contended that flight testing means the testing of aircraft for flight performance.

The court said that two equally plausible interpretations of the policy may be made. For instance, if the fact that premiums were based on hours of actual flight is emphasized, it would seem to indicate that the intention was to cover employees engaged in actual flying. However, if the words "crew members" are stressed and account is taken of the fact that the Corsair plane had capacity for one person only, then the intention of the parties would seem to be that "crew members" must be "ground crew members," and since the policy provides for accidents resulting from "being struck on land" it would seem that Rhodenbaugh was covered. Hence the court gave judgment for the plaintiff.

July Death Rate at Record Low, August Deaths Are 3,010

Traffic deaths per mile came down in July to the lowest in history, the National Safety Council has reported. The rate was 7.4 deaths per 100 million vehicle miles. The lowest rate during the war years, when travel restrictions were in full effect, was 8.7 in May, 1945.

The council pointed out that the low rate resulted from abnormally heavy July travel. The accident prevention activity launched by the President's highway safety conference was given much credit for much of the reduction.

The August death toll was 3,010 down 24% from August, 1941, and the fourth consecutive month of substantial reductions from that year. The August total still exceeded last year's by 17%, but was the smallest monthly increase of the year.

21,290 Killed Through August

For the first eight months traffic casualties are 21,290 killed and 745,000 injured. This is about 34% greater than for the same period last year, when wartime restrictions were in effect, but is 12% below the corresponding period in 1941.

Ind. Auto Insurers, A.B.C.

Service Bureau Meet

INDIANAPOLIS—The Indiana Automobile Insurers Assn. and the A.B.C. Service Bureau of Indianapolis were hosts Sept. 25-26 to the officials of their member companies. At a business session the general business situation was discussed, with particular attention to automobile underwriting and present related conditions. The opinion was expressed that the heavy loss experience in this field is showing a tendency to ease up. Governor Gates of Indiana, who could not attend, and his fellow state officers were commended highly for their effective safety program. Commissioner Pearson and William Kleinhalter, E. W. Pfafflin and Harry Wells of the insurance department attended.

Out-of-state guests included Insurance Director Parkinson of Illinois, and Deputy C. M. Kinney, Norman C. Witt, deputy superintendent of the automobile department, and Chief Examiner Leonard H. Sanford of the Michigan department. Rue J. Alexander, Indiana secretary of state, spoke briefly, as did Commissioner Pearson.

Others in attendance were Dale Brown, Indiana motor vehicle bureau director; F. P. Gruesbech, assistant director, and W. E. Furnas, auditor of the bureau; M. W. Cameron, director of Governor Gates' public safety commission, and Joseph Lingo of Purdue University, a director of the commission. Also present was Vestal Lemmon, secretary of the National Association of Independent Insurers, recently of the Texas department.

Edward P. Gallagher, vice-president and general counsel of American States, was general chairman of the committee on arrangements.

Roy Davis in Milwaukee

MILWAUKEE—The Milwaukee County Board of Casualty & Surety Underwriters will hold a luncheon meeting Oct. 10, when Roy L. Davis, Chicago manager Assn. of Casualty & Surety Executives, will speak on "New Insurance Horizons."

Aetna Casualty D. C. Rally

WASHINGTON—About 100 representatives of Aetna Casualty in this area gathered late last week for an educational conference sponsored by the Washington office, of which Guy E. Mann is manager.

Black Market Costs Do Not Figure in Value

In the case of a loss on a building which has been constructed at a cost inflated by the use of materials, adjusters indicate that companies will pay only replacement cost of materials OPA ceilings price and will not allow for the legal expenditures incident to construction. The question was brought up by a local agent in connection with a recent item in THE NATIONAL UNDERWRITER which cited the case of an automobile dealer who contracted for construction of a sales agency and showroom at \$60,000. When the work was partially completed, supplies and materials ran out and the contractor was forced to go into the black market. A considerable amount of substituting had to be done at prices above estimates for the originally specified. The dealer finally got his building completed at a cost of \$100,000. The building was no better any point than had been planned and several points was not as good.

Wouldn't Credit Illegal Prices

The local agent asked how this would come out if he had a loss. Would the value of his property be \$60,000 or is the value at the \$100,000 black market level activity? Adjusters say no company would value this building at more than \$60,000.

Adjusters are inclined to discount the possibility that any contractor would go so far into the black market as to swell the cost to almost double the cost of the structure. They point out that it would be hard to find this much material on the black market in any town. Even if it were possible, they doubt that purchasing to this extent would be made illegally.

Say Term Is Loosely Used

They are inclined to believe that in this case, as in almost every other case, building construction in these times, the reason why the actual cost exceeded the contract cost was that so many materials originally specified were not available and the contractor was forced to substitute materials, usually of a more expensive nature. Such materials bought at OPA ceiling prices and are often available in considerable quantities because they are at a price which few care to pay. Adjusters say that in this case they imagine the contractor used the term "black market" loosely, applying it to many more expensive materials which he actually bought at legal ceiling prices. In such cases, the value of the completed building is computed upon the actual cost of the materials, including the additional cost of substitutions. They say it is highly possible that, despite the fact that the substitute materials are more expensive, the final building may at no point be actually better from the standpoint of utility than it was planned and actual some of the more expensive substitute materials are inferior to the cheaper ones for which the construction original calls.

Glass Rates Boosted in N. C. Oklahoma and Tennessee

An increase in glass insurance rates for North Carolina, Oklahoma and Tennessee effective Sept. 30 was announced by the National Bureau of Casualty & Surety Underwriters. The rates have been approved by the supervising authorities of the affected states and are in line with the increased rates made effective in most states August 1.

Temporary Certificate Issued

LANSING, MICH.—Commissioner Forbes has issued a temporary certificate of authority to Health Service Association, Detroit, promoted by physicians in several Michigan cities. It was designed to supplement the service Michigan Hospital Service (Blue Cross), from which hospitals operated by the Catholic Sisters of Mercy recently withdrew.

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CHANGES IN CASUALTY FIELD

Warren to General Acc. Agency Post

PHILADELPHIA—John S. Warren has been promoted to assistant agency superintendent of General Accident. His most recent position has been assistant superintendent of the compensation and liability department at the home office.

Mr. Warren had his first insurance experience in the Florida general agency of General Accident and subsequently has served as home office underwriter, field representative in Texas, manager at Columbus and then in the compensation and liability department.

Ulrich Indiana Supervisor for Great American

Howard F. Ulrich has been appointed supervisor for Indiana for Great American Indemnity, with headquarters in the Great American group field office in Indianapolis. He succeeds Harry E. Baker, who resigned July 1 to enter the local agency business at Fort Wayne.

Mr. Ulrich has been with Standard Accident for nine years, first as a casualty underwriter at the home office, and then as special agent in Ohio at Columbus for four years and in Indiana for four years at Indianapolis.

Standard Accident Changes

Standard Accident has appointed Allen D. Lewis as field representative for eastern Michigan. He has been with Standard since 1937. He served in the army air corps, being discharged with the rank of captain. Since then he has been field representative at Philadelphia. Coleman T. Mobley has been named claim representative at Grand Rapids. He went with Standard in 1945 from Allstate with which he had been Detroit claims manager. Previous to that, he had worked with an independent adjusting firm at Birmingham, Ala.

New Claim Offices

Hartford Accident has opened claim offices in Austin, Tex., at 905 Littlefield building, and Eau Claire, Wis., in the Burlingame building, 219 South Barstow street.

The Austin office in charge of Everett L. Culver, will be under the office at Houston.

The Eau Claire office, managed by R. D. Thompson, is under the St. Paul branch.

United Natl. Field Man

John R. Mumma has been appointed special agent in the northwest for the United National Indemnity.

Mr. Mumma is a native of Oregon and a graduate of Washington University. He served with the navy in the Pacific and since his discharge has been a casualty special agent in the Los Angeles area.

Ihlenfeldt to St. Paul

MILWAUKEE—B. F. Ihlenfeldt, Wisconsin state manager for Cooperative Insurance Mutual, casualty, and Cooperative Life Mutual, Milwaukee; Central Mutual Fire, Superior, Wis.; American Farmers Mutual Auto and Co-operators Life of St. Paul, is being transferred Oct. 1 to the home office in St. Paul as director of sales for all companies in their four-state operations. Plans

are being considered to consolidate the two casualty companies as well as the two life associations.

He will be succeeded here by C. E. Shogren as state sales manager. Mr. Shogren has been associated here with Mr. Ihlenfeldt since 1943 and has been western Wisconsin field supervisor out of Wausau.

Represents Preferred Accident

Western General Agency has been appointed general agent in Washington for Preferred Accident. Preferred will issue a combination automobile policy with the Philadelphia National, which the agency represents in Washington.

Two Named by Travelers

Two field assistants have been appointed by Travelers Indemnity. Frank S. Poe has been named at Charlotte, N. C., and James G. Boyle at Pittsburgh.

Baer Guarantee Special Agent

LOS ANGELES—R. C. Baer has been appointed special agent for Guarantee and the Guarantee General Agency. Before entering service he was in the underwriting department at the home office.

Ind. Claim Office at Peru

Illinois National Casualty has opened a claim office at Peru, Ind., with R. A. Tillett as state claim manager. All claims for Indiana will be reported to and handled by the Peru office.

COMPENSATION

Booklet Refutes Charges of Cover Ban on Impaired

Association of Casualty and Surety Executives is sending out 150,000 copies of a booklet entitled, "The Physically Impaired Can Be Insured Without Penalty" to U. S. Employment Service offices throughout the country as part of its observance of "National Employ the Physically Handicapped Week," Oct. 6-12.

The booklet is a further step to convince employers that physically impaired workers can be employed without affecting workmen's compensation rates.

Numerous complaints have been reported that some employers refuse to employ disabled persons on the ground that this is forbidden or heavily penalized by workmen's compensation insurance contracts.

The association has issued a denial that there is any provision in insurance policies or rates on which to base such erroneous concepts. Insurance agents have been advised to take care in explaining the provisions of compensation contracts to all employers.

According to the booklet the two factors which determine workmen's compensation insurance rates are the relative hazards in a company's work and its accident experience.

Research studies conducted by governmental agencies, the National Conservation Bureau, the association's accident prevention division and the New York University's center for safety education have shown, the pamphlet says, "that when placed at the proper jobs the handicapped have an accident experience that is as good as their able-bodied fellow workers—and as often superior."

Would Cut Va. Mine Rates

RICHMOND—Bituminous Casualty is asking that it be allowed to lower its

workmen's compensation rates on Virginia coal mines 5.8%. D. M. Munn, actuary, told the state corporation commission that the lower rate would be made possible by lowering the acquisition allowance from 10 to 6%. This, he said, would cut the expense loading from 35.5 to 31.5%. He explained that the request was based on experience over a six-year period.

Booklet on State "Comp" Laws Issued by U. S. Department of Labor

A complete digest of workmen's compensation laws in every state has been put out in booklet form by the U. S. Department of Labor.

The new booklet includes all amendments enacted in every state over the past few years. It has digests of types of loss, persons and employments covered, injuries and diseases covered, claim administration, and tables showing for each state the minimum and maximum benefits for death, permanent total disability, permanent partial disability, and temporary total disability. Other tables include a showing of the number of weeks for which compensation is payable for specified injuries, insurance requirements, statutory provisions relating to medical benefits, etc.

Copies may be secured from the division of labor standards of the department.

Loyal Auto to Sell Stock

LOS ANGELES—An amended permit to sell stock has been issued to Loyal Automobile by Commissioner Garrison. This permits sale of stock of \$1 par value at \$3 per share to net the company \$150,000 in capital and \$300,000 in surplus. There can be no organization expenses until all the stock is sold, at which time the organizers may withdraw 10% for expenses.

Six Months Figures for Ore. Assigned Risk Plan

A total of 1,816 new and renewal risks applied for coverage under the Oregon automobile assigned risk plan during the first six months of 1946, according to the semi-annual report of Manager L. M. Koon. Of the total applications made, 1,000 new assignments were completed and 527 were renewals, for a total of 1,527. Since inception of the plan, May 1, 1943, there have been 4,106 new applications accepted and 1,553 renewals completed.

Bond on Navy Dredging Project

Case-American Construction Co. composed of Case Construction Co. and American Pipe & Construction Co., has been awarded the contract by the navy for dredging and disposal of material at the naval shipyard, San Francisco, at its bid of \$1,551,840. Fidelity & Deposit Co., through its Los Angeles office, has executed the bond.



IDEAS

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ACCIDENT AND HEALTH

Wis. Doctors Plan Independent Medical Benefit Setup

A new medical care plan, to be known as Wisconsin Physicians Service, has been proposed by the Wisconsin State Medical Society. The new plan would absorb the Surgical Care Plan of Milwaukee county and rates used under that plan would be employed in Physicians Service.

The Wisconsin plan will be patterned after Michigan Medical Service, and negotiations have been made with Associated Hospital Service, the Wisconsin Blue Cross, to act as enrolling, billing and collection agents. Operations will begin Dec. 1. It will thus remove official support from the "Wisconsin Plan" of insurance companies.

Under Wisconsin Physicians Service, participating physicians would agree to make available complete medical and surgical care at fees fixed by the operating board and paid directly through

Blue Cross. Subscribers initially would pay the same rate as charged by Surgical Care, that is, 90c a month for an individual subscriber who is a member of an employed group, and \$2.50 a month for a family whose head is the member of an employed group. Individual subscribers outside of employed groups will not be accepted at the outset.

Subscribers will choose their own doctors, and physicians will agree to perform services and cover persons within specified income limits without any direct charge to subscribers. Limits are \$2,000 annual income for unmarried subscribers and \$3,600 a year joint income for a married couple.

The new plan would be operated entirely by the doctors without insurance company participation.

The Wisconsin legislature will have to pass an enabling act to allow the medical society to set up such a non-profit corporation, and this is expected to be brought up at the next meeting. In the interim it is proposed that the plan be put in operation under a special committee of the medical society.

Vital Topics Before H. & A. Conference Boston Regional

BOSTON—Federal and state regulatory legislation, medical insurance plans and social insurance were discussed at a New England regional meeting of the Health & Accident Underwriters Conference with about 60 in attendance. President E. A. McCord, Illinois Mutual Casualty, presided.

Insurance department rulings were



C. W. McNeill



F. L. Harrington

discussed by Roy Hills, Massachusetts Bonding, and Harold R. Gordon, managing director, handled the official policy guide. Regulatory legislation, in which were considered rates, policy form approval, form and content of policy, standard provisions and miscellaneous provisions, was freely discussed, with Frank L. Harrington, Massachusetts Protective, and Jarvis Farley, Massachusetts Indemnity, taking the lead.

The consideration of new coverages was led by Mr. Gordon. Under the head of medical insurance George W. Kemper, Fireman's Fund Indemnity, described the California plan; A. M. Wilson, Liberty Mutual, the Wisconsin plan and Mr. Gordon the Illinois plan. The A.M.A. program was also described.

Under the general topic of social insurance John M. Powell, Loyal Protective Life, spoke on social security act changes; James E. Powell, Provident Life & Accident, the Crosser bill; Mr. Kemper the California cash sickness act and Mr. Gordon the Hill-Burton act and Taft bill. Clifton W. McNeill, Union Mutual Life, closed the conference with a talk on "What Has the Industry to Offer?"

Athletic Team Cover Popular

With more high school and college players out for football this year than ever before and with the prospect that the basketball and minor sports squads will be just as popular with students, producers are finding that athletic team accident cover is easy to sell. This proves that the several companies which have added this coverage recently correctly anticipated a strong need.

The companies writing the cover vary somewhat in their treatment. At least one of these companies covers 14 sports for both men and women. Amateurs and semi-pros are covered but professional aggregations are not written by any. One company which is fairly typical provides blanket medical reimbursement payable to a maximum of the amount purchased for each accidental injury. Coverage is limited to injury sustained in actual competition or practice of the designated sports or while traveling as a team to and from a game. This company will not cover loss due to dental treatment, except accidental injuries to whole, sound teeth nor for x-rays or eyeglasses. The maximum season term is listed with the rates, opening and closing dates are furnished by the sponsor before the policy issue can be made. The minimum required premium set forth in the rate table is subject to no refunds or credit. All members of any team must be included and the number of players must

equal or exceed the figure in the rate table. Additional players may be added at a pro rata premium for the balance of the policy term on the same basis as team members originally insured. A limited number of substitutions are permitted provided the player being replaced has no claim pending. A number of high schools and colleges have installed such a policy this year for the first time. An attractive feature is that most companies require no application and the premium, list of names, addresses and ages of players to be covered and name of sponsor is simply sent in prior to the date coverage is to be effective.

Chamber A. & H. Group Plans Survey of Medical Cover in Force in U. S.

The recent U. S. Chamber of Commerce insurance committee meeting was preceded by an executive session of the committee's health and accident section, at which, according to report, much time was spent on discussion of the need for a survey to determine the amount of protection in force against health and medical hazards.

Such survey, it was suggested, should include non-insurance protection by means of employers continuing payment of salary in case of illness or disability; also payroll deductions for medical service, etc. Doubt was expressed, however, whether satisfactory results could be obtained from a survey of non-insurance protection.

Would Combat Compulsory Plan

The idea behind the proposal is to supply the facts and help the insurance industry present a united front against national compulsory health insurance.

The health and accident section of the chamber committee is understood to have decided to continue the survey of private health and accident coverage in all its forms to take in the current year. A report on a survey for 1945 was presented at the meeting.

It was decided that a statement of policy should be formulated on compulsory health and non-occupational disability coverage, upon which the insurance industry can stand in public addresses, reports and testimony before congressional committees in opposing national health insurance legislation.

Plan A. & H. Course at University of Utah

Plans are under way to promote an accident and health insurance course at the University of Utah, sponsored by the Utah Accident & Health Club. The course will be similar to that at Purdue University.

F. Edward Walker, manager at Salt Lake City for United Benefit Life, outlined a two week course and the group went on record as favoring the plan. It is thought that such activity would make Salt Lake City the inter-mountain center for A. & H. education.

Mr. Walker explained that should the plan be successful, O. J. Breidenbaugh, executive secretary of the National Association and present instructor at Purdue, would be invited to come to Salt Lake City and conduct a class next February.

Eight-Point Program for Chicago Sales Forum

An eight-point sales expansion program will be presented at the Accident and Health Sales Forum being sponsored by the Chicago Accident & Health Association the afternoon of October 17 in the Chicago Board Auditorium. Eight top-notch speakers have been announced by Hamilton Ferguson, Occidental Life, program chairman. B. H. Groves, manager of Travelers, will discuss "Accident Insurance as Property"; Charles H. Bourstine, Occidental Life, will tell how he secures other business through selling accident and health first. Markets and coverages for



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aviation accidents will be reviewed by E. L. Stephenson, manager Associated Aviation Underwriters, and a direct mail forum will be conducted by C. Truman Redfield, Mutual Benefit Health & Accident.

The "Presentation of Franchise to Employers-Employees" will be covered by Jay De Young, manager Continental Casualty; "Group Insurance Opportunities" by Lawrence S. Burtis, Connecticut General Life; "Visual Aids and the Value of Preparation in Selling Accident and Health" by Glenn Neale, Hartford Accident, Stevens point, Wis., and "Securing Prospects by Direct Mail and Telephone," by Bud Graham, Aetna Casualty.

Tickets are \$2, and Harold Bredberg, National Service & Appraisal, is in charge of sales.

Social Legislation Topic of Ohio A. & H. Association

Problems of local associations and insurance legislation were discussed at a meeting of the Ohio Association of Accident & Health Underwriters at Columbus, attended by officers of the Cleveland, Cincinnati, Columbus, Toledo, Dayton, Youngstown, Akron and Canton associations. It was reported that social insurance legislation would be introduced in 45 states during the next meeting of the legislatures and state sickness plans would be introduced in 15 states.

H. H. Nunamaker Presides

H. H. Nunamaker, Columbian National Life, Cleveland, president, presided. G. H. Knight, Cleveland, first vice-president, and O. J. Breidenbaugh, executive secretary of the National Association of Accident & Health Underwriters, were guests. A speakers' bureau has been set up by the state group to supply speakers for local meetings. Plans for the annual meeting in March were discussed.

Great Northern Life Issues "Non-Can" Policy

Great Northern Life has released a non-cancellable guaranteed renewable accident and health policy.

The master policy is issued with \$1,000 principal sum, two years for any one accident and one year for any one sickness, with seven-day elimination.

For an extra premium the insured can have first day coverage and can increase the health benefits to two years for an extra premium.

House confinement is not necessary for either accident or health, and it is incontestable after two years.

The premium for class AAA, business and professional men, for \$100 a month is \$48 annually, for ages 18-40, with an increase in premium on older ages at date of entry.

Liberalizes A. & H. Line

Security Life & Accident of Denver is liberalizing its accident & health policies. For classes AAA and AA it is providing lifetime indemnity instead of for five years as in the past. It is extending its geographic limits to the U. S. insular possessions. It is providing coverage for passengers (not pilots) in virtually every type of aircraft. It is introducing the short form standard provision No. 1 for the long form, and it is furnishing 31 days grace period.

Great Eastern Reinsurance

DENVER—Great Eastern Mutual Life, the new legal reserve life and A. & H. company headed by Verne Tickner, has now gotten out its policies and rate book and is taking steps to reinsure the business of the assessment A. & H. company called Great Eastern Mutual, and the mutual benefit life company—Great Eastern Mutual Life Assn. The reinsurance of the life business becomes effective Nov. 1 and a meeting of policyholders of the A. & H. company

has been called for Oct. 28 to vote on its reinsurance.

The premium income of the assessment A. & H. company was about \$8,000.

San Antonio Club Meets

The San Antonio (Texas) Assn. of Accident & Health Underwriters at a meeting heard T. J. Turner, San Antonio Better Business Bureau, describe swindling returned veterans and insurance buyers. He receives up to 15 complaints daily concerning insurance, many buyers of insurance in companies which are not licensed in Texas, which secure business from radio and newspaper advertising. President O. D. Harlan announced that an A. & H. sales congress will be held in San Antonio, Dallas, Oklahoma City, and possibly Houston, in November. The committee on arrangements for the San Antonio session consists of George Martin, West Coast Life; S. B. Hopkins, California Western States, and Robert Weakley, Employers Casualty.

Nelson Milwaukee Speaker

Bert C. Nelson of the Stamm agency of Northwestern Mutual Life will address the Accident & Health Underwriters of Milwaukee Oct. 3 on "Doing What It Takes to Sell Insurance," covering the prospecting, motivating and closing phases and how the agent can sell himself to the public. The program is sponsored by Arthur L. Lytle, state manager, and his associates of the Massachusetts Protective, under a new plan inaugurated by President Stanley Olyniec, Washington National, of having a group of members with the same company sponsoring each monthly program. Secretary Leo Packard, Loyal Protective, announced that 21 new members will be inducted into the association.

Named Treasurer of Combined

Douglas J. Gibbs has been elected treasurer of Combined Mutual Casualty. Mr. Gibbs has been with Peoples Gas Light & Coke Co. in Chicago for 21 years, most recently as comptroller. He is a graduate of University of Illinois, and has been on the board of Combined Mutual Casualty for two years.

Los Angeles Producers to Meet

Los Angeles Accident & Health Producers Association will hold its first fall meeting Oct. 10, when the formation of the Accident & Health Underwriters Association in conjunction with the Managers Club will be on the agenda.

Mutual Benefit Health & Accident has increased to \$1,975,000 its deposit with the receiver general of Canada for protection of Canadian policyholders.

PERSONALS

W. R. Bolton, Superior, Wis., was honored at a luncheon given by Globe Indemnity for 25 years of continuous representation. Eugene Griswold, Minneapolis manager, presented Mr. Bolton a quarter century service plaque. Also present at the luncheon were Howard Manley and Paul Otis, vice-president of Manley-McLennan Co., Duluth, representatives of Globe; Henry Jackson, Minneapolis, state agent for Royal, and Rudolph Anderson, counsel for Globe at Superior.

George Olmsted, chairman Hawkeye Casualty and new president of Security Fire of Davenport, has been elected a director of the James Stewart Corp., Chicago, engineers and contractors.

Bert A. Hedges, Wichita manager of Business Men's Assurance, was elected national president of American War Dads at the meeting at Kansas City last week.

Edgar Campbell, vice-president of Protective Indemnity, Philadelphia, has announced his candidacy for Congress

on the Democratic ticket in the 9th Pennsylvania district, comprising Lancaster and Chester counties. His platform is pledged to strong labor, veterans and social security legislation.

B. K. Campbell, Seattle manager National Bureau of Casualty & Surety Underwriters, is now at the New York City office. He is accompanied by his family and will take a short vacation before returning home by way of Portland Oct. 15.

Charles H. Burras, president of Joyce & Co., Chicago, recently returned from his annual fishing trip near Minocqua, Wis., where he scored his annual success, landing a muskie and some wall-eyes and bass.

DEATHS

J. Harry Dittman, vice-president of U. S. F. & G. at the home office, died. He had been a broker before joining the company in 1918. In 1923 he was named burglary manager, and was promoted to vice-president in 1941.

C. J. Rogers, 67, senior partner of Black, Rogers & Co., New Orleans, oldest general agency of Maryland Casualty, died of a heart attack while on vacation with his wife in Mexico City. He was one of the outstanding insurance men of the south and had been connected with the agency (then Warner & Black) since 1906, becoming a firm mem-

ber in 1913 when the name was changed to Black, Rogers & Co. The third member of the firm was the late M. L. Warner.

Mr. Rogers became head of the agency, as president and treasurer, in 1937 upon the death of C. H. Black. In 1942 the corporation was dissolved and succeeded by a partnership, the surviving partner being Dureal Black who became associated with the agency about 20 years ago upon graduation from Tulane University. He is the son of C. H. Black.

Joseph H. Weir, 49, who was claims manager in Milwaukee for the Ohio Casualty from 1936 to 1944, died in Hamilton, O., after a long illness.

James H. Carney, veteran Boston agent whose death was announced last week, was one of the founders of the National Assn. of Casualty & Surety Agents and had been on the executive committee for a number of years. He retired some time ago from association work after a number of active years during which he was president of the national council of the Insurance Federation of America; vice-president and chairman of the executive committee of the Insurance Federation of Massachusetts, president of the Boston Board of Fire Underwriters, and president of the Boston Assn. of Casualty Insurance General Agents.

Mr. Carney was born in Boston and graduated from Boston College, starting in insurance there in 1885 with L. Burge Hayes & Co., general agency. He left

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BROAD resources, long years of experience, policies specifically designed for larger risks... these are vital qualifications for writing "big business".

The American Casualty Company, now in its 44th year and transacting a complete Casualty and Surety business throughout the United States, is admirably qualified to provide unusually broad coverage for the largest as well as the smallest business.

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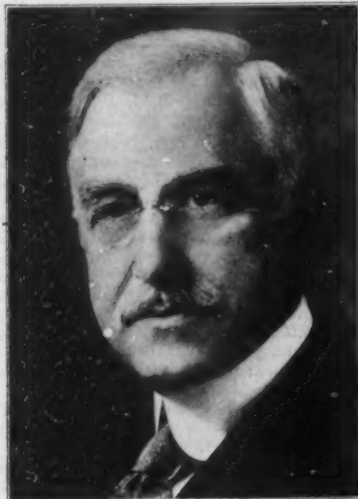


American Casualty Company

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that firm in 1890 to become an independent broker. He joined the late John T. Kaler in 1905 to form the agency partnership that is now Kaler, Carney, Liffer & Co.

Mr. Carney had been coming down to his office every day until very recently. Acquaintances report that until shortly before his death, he was spry, energetic and keen.



JAMES H. CARNEY

Mr. Carney was a leading Catholic layman, the recipient of high Catholic honors and was active in charitable and hospital work.

Close acquaintances often remarked that Mr. Carney had about him all that's good in the Irish. He had the personality and the manner of a top flight salesman coupled with a real "gift of gab" and a quick wit.

Increase Auto P. D. Rates in North Carolina

Commissioner Hodges of North Carolina has announced a revision in property damage rates for private automobiles to be applicable to all policies written on and after Sept. 30, and all policies with an effective date on or after Dec. 1, regardless of when written.

The new rates represent an increase of 25.9% over existing auto P.D. rates which become effective Jan. 1, 1946, and are necessitated because of a great increase in the number of automobile accidents and a tremendous increase in repair costs.

Motor vehicle accidents in North Carolina are now close to the 1941 level which was one of the highest on record.

No increase in automobile bodily injury rates is being approved at this time, although it appears likely that some increase will be necessary soon.

Bureau of Personal A. & H. Underwriters

(CONTINUED FROM PAGE 23)

dug up in the New York public library an item from the New York "Tribune" of July 31, 1846, an item which read: "A new wrinkle has been established in Norwich, Conn. in the shape of a Health Insurance Co. which for \$5. per year engages to pay \$4. per week to its policyholders when sick. This must prove of great utility to those who depend for subsistence upon their daily labor. Mr. Ives, Secretary of the Long Island Railroad, is their agent in this city."

DISASTROUS EXPERIMENTS

While the history of such early endeavors is vague, Mr. Hills said it brought to mind the fact that half a century of sporadic experiment with disastrous consequence to insurers predated the permanent establishment of sickness cover in 1897. Personal accident insurance, with a life of more than 80 years, fared better but even so some underwriters fell by the wayside because of reckless commitments.

John F. Lydon, A. & H. manager of Ocean Accident, said in his report as chairman of the underwriting committee that some companies have asked whether the bureau could supply advisory rates for extension of the present 52 weeks total disability clause under health policies to 104 weeks or beyond. He said the bureau could do so up to 104 weeks on the basis of available experience but that no statistics were available for any period beyond 104 weeks. He also warned that health insurance with the 52 weeks clause has proven reasonably safe from an underwriting angle but experience of bureau companies beyond 52 weeks shows a very definite trend to a much higher loss ratio because of the injection of a material moral hazard.

Mr. Lydon also said that some companies are contemplating reducing the age limit below 16 on policies known as the sickness expense form, providing hospital, nurse, surgical and miscellaneous expenses. He said the actuarial committee reported that the experience on the sickness expense form has not amounted to any reasonably large proportions and none of it is based on ages below 16. Hence it was not in a position to calculate an advisory rate on existing experience but it suggested that if companies wish to experiment with lower ages they do so under the present rates now charged for those age 16 and above.

N. Y. Claim Men's Forum Has "Battle vs. Crime" Program

NEW YORK—On Oct. 16 the Surety Claim Men's Forum will conduct a meeting on the battle against crime. Various law enforcement agencies, federal and local, will be represented on the program, after which there will be an open forum by surety claim men and enforcement people on various aspects of crime, prevention and insurance.

Portions and none of it is based on ages below 16. Hence it was not in a position to calculate an advisory rate on existing experience but it suggested that if companies wish to experiment with lower ages they do so under the present rates now charged for those age 16 and above.

Pointing out that at least one life company is considering the possible effect of the atomic bomb on underwriting life insurance for the future, Mr. Lydon observed that what might affect life insurance could also affect A. & H. policies. He advised the membership that while the underwriting committee has had no sustained discussion of the problem the subject is before it for proper action if and when the time comes that the study of the subject should be intensified.

Rider Too Low

Mr. Lydon said that available figures indicate that the present rates charged by companies for the dependents' rider on policies paying for hospital, nurse, medical and surgical expenses incurred on account of bodily injuries are not adequate. He also pointed out that there is little or no underwriting procedure when these riders are attached, particularly as to physical conditions of the dependent members of the insured's family or to occupations or changes of occupations after the riders have been attached.

In the main, however, the underwriting committee has taken no action but intends to study the matter. The volume so far written is not large. Moreover, many states through their insurance departments have not yet approved the rider for one or more reasons, principally that it seemingly falls in what is known as the family group section of the insurance laws, thereby requiring an entirely different policy form to comply with those laws.

FAVORS EXPANSION

Mr. Lydon said that while the bureau's functions have been entirely confined to commercial business it is the feeling of many members of the underwriting and governing committees that the bureau could render a greater degree of service by expanding its activities so that member companies could eventually be guided on various forms of insurance which are now being written and which heretofore have been handled mostly by life companies or single line A. & H. companies.

Many casualty companies are contemplating taking on specialized exposures and the underwriting committee's suggestion is that the bureau prepare itself when and as the time permits, to consider expanding the bureau's service so that it will be in a position to offer help on such subjects as commercial group disability insurance, volunteer firemen's blanket accident policies and other blanket forms such as coverage for camps, private and public schools, athletic policies, etc.

Reporting on the work of the public relations and press committee, Harry Prevost, assistant secretary of U. S. F. & G., chairman, told of establishing contact with public relations committees of other organizations and said the committee is ready to cooperate with and contribute to future public opinion surveys aimed at ascertaining the public's knowledge of and reaction to insurance of various forms. He also mentioned the preparation and release of three articles written by the bureau's manager, Joseph F. Follmann, Jr.

Expressing the opinion that 1950 may be called the 100th anniversary of the establishment of the A. & H. business in the United States, Mr. Prevost said that this should be kept in mind so

that at the proper time the subject may be given advantageous publicity.

Ray B. Smith, superintendent A. & H. department Royal Indemnity, reporting as chairman of the manual and classifications committee said that the previously announced revision of the commercial manual classification section will be based on the 10 year experience 1931-1940 inclusive, is proceeding and that analysis cards are being created and assembled, together with suggestion cards submitted by bureau members to the manual committee's request.

He reiterated the request that companies take the necessary steps to submit the suggestion cards to bureau headquarters, as this operation will require the wholehearted cooperation of all to insure an adequate and complete manual revision. He estimated that the work will take two years to complete but that prompt action on the part of all member companies might enable the committee to complete the work in shorter period.

PROTEST N.A.I.C. MOVE

The report of the insurance department committee, headed by Raymond A. Payne, secretary, accident department of Travelers, included a protest against the National Assn. of Insurance Commissioners adoption of the third edition of the official guide on filing regulations without consulting the A. & H. companies. There was particular objection to the inclusion of requirement that cancellation provision must be put into the brief description. Inclusion of this and other items in the brief description would have the effect of making the description far from brief, it was said. The new edition becomes effective Jan. 1, 1947.

The report of the statistical committee headed by Ralph Keffer, actuary of Aetna Life, discussed the resumption of statistical work which was interrupted by the wartime personnel shortages.

In his report as manager, Mr. Follmann said that it is incumbent upon administrators and legislators, in trying to eliminate the small minority of insureds which mislead policyholders or settle claims on too narrow or technical basis, not to act so as to interfere with legitimate business. Laws or regulations which hinder the progress of an entire industry or which result in tremendous expense to companies comprising that industry and which are devoted to only isolated infractions of proper public service or good business ethics have no place in a sound regulatory program, he said. Other means can be found and should be found to force those practices out of the business.

"Any regulatory approach should be made only by, or after consultation with, experts in the field," he said. "Once made, it should be permitted to serve its purpose until time proves it no longer to be so. Unending change in the official guide serve as an example of this. But more than all else such regulatory measures should at times attempt to be in conformity with any uniform pattern already established or in the absence of such pre-established pattern should attempt to formulate such uniform pattern."

Uniformity Is Essential

Mr. Follmann stressed the desirability of uniformity in any regulatory pattern, saying it is not logical when condition is required in one state and prohibited in another, yet this sort of thing does happen. He urged that such matters administrators and legislators pay more attention to the N.A.I.C., since through this body recommendations for regulatory pattern can be made and considered. He said that before the 1947 legislatures convene the various interests in the A. & H. field must unite on a common ground that the industry will be in a position to present a unified opinion to legislators and administrators.

Mr. Follmann said it is incumbent on

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Casualty  *Company*

REINSURANCES

FIDELITY AND SURETY BONDS

SPECIALIZED LINES AND EXCESS COVERS

CASUALTY AND LIABILITY LINES

CAPITAL \$1,000,000.00

those in the A. & H. industry not to resist increased regulation but to contribute their efforts and lend their assistance toward finding the best possible type of uniform regulatory patterns.

Warns of Laxity

Discussing the resumption of the bureau collection of experience statistics, Mr. Follmann said it is imperative to sound operation and underwriting in the years to come. It is reasonable to fear that some insurers, facing relatively prosperous conditions and perhaps for a few years favorable loss ratios will become lax in their underwriting methods, he warned. This can only result, with an adverse turn in the economic cycle, in serious loss experience the type of which might threaten the very solidarity of any company involved.

Mr. Follmann said that collection of experience on the air travel rider recommended by the bureau in June, 1945, is still in process and that to date seven member companies have reported a total of 12 accidents. Losses paid on them were \$16,239. Of the 12 accidents reported six were in scheduled flights, four in private flights, with two not stated. Four of the accidents resulted in deaths and eight in disabilities.

Logan Bidle, secretary A. & H. department Aetna Life, reported on the proposal for a model A. & H. regulatory law.

The address of Dr. Arthur A. Wills, Jr., assistant medical director of Travelers, on medical underwriting of impaired A. & H. risks, is reported elsewhere in this issue.

Textile Accident Conference

C. A. Anderson, district claims manager American Mutual Liability, Greenville, S. C., will speak on accident frequency as related to the accident problem at the fall meeting of the South Carolina division of the Southern Textile Assn. at Clemson College Textile School, Clemson, S. C., Oct. 5. Other addresses will discuss the purpose and value of systematic records and follow-up in accident prevention; effective accident prevention programs; and the value of pre-employment physical examinations from a safety standpoint.

J. N. Munday Promoted

J. N. Munday, for four years in supervisory work in the claim department of the Farm Bureau companies in Columbus, O., has been promoted to field claim supervisor, and will coordinate claim work between the field and home offices.

Liquor Surety Bond Under Fire

HARRISBURG, PA.—Legislation to rescind the provisions in Pennsylvania's beer and liquor licensing laws which require that surety bonds be posted to guarantee state law compliance, will be sought by the retail liquor dealers of Pennsylvania at the 1947 legislature.

Liquor licenses must be accompanied with a \$2,000 surety bond and beer permit holders must post a \$1,000 bond under present laws.

New C.P.C.U. "Announcement"

The 1946-47 "announcement" of the American Institute of Property & Liability Underwriters has been distributed. The booklet includes a new reading list and statistical results of examinations have been summarized for the entire period the institute has been in operation.

Mrs. Emma M. Scholer, 69, wife of Charles Scholer, president of American Income Insurance Co. of Indianapolis, died at Methodist hospital, Indianapolis.

Republic Mutual of Columbus commemorated its 10th anniversary with an agency convention there with 300 in attendance.

The Travelers group has moved its Philadelphia office to the fourth floor of the Public Ledger building.

Government Now May Be Sued As Any Private Litigant

Passage of the federal tort claims act within a year, though six months more is given if the settlement obtained from an agency is taken into district court.

There are several exceptions: When an employee is exercising a discretionary function or duty; loss, miscarriage or negligent transmission of letters or postal matter; activities in collection or tax or customs; claims or units in admiralty; activities under trading with the enemy act; quarantine; damage to vessels, cargo, crew or passengers in Canal zone waters; assault, false imprisonment, arrest or malicious prosecution, libel, interference with contract rights; fiscal operations of the Treasury or monetary system; activities of military or naval forces in war; claims arising in

Award Is Final

Subject to provisions of part 3, the award or determination shall be final and conclusive on all officers of the government except when procured by means of fraud.

Any award made to any claimant under section 2, or award, compromise or settlement made by the Attorney General shall be paid by the head of the agency concerned out of appropriations that may be made therefor, which appropriations are authorized by the act.

Acceptance by the claimant of the award, compromise or settlement is final and conclusive and constitutes a complete release.

The head of the agency reports to Congress annually all claims paid by the agency.

Federal Court Has Jurisdiction

Section 3 provides that the federal court for the district of plaintiff's residence or where the act or omission complained of occurs, sitting without a jury, has exclusive jurisdiction to hear, determine and render judgment on any claim against the U. S., for money only. This is on and after Jan. 1, 1945, in connection with loss of property, personal injury, or death. The U. S. shall be liable for such claims, to the same claimants, in the same manner and to the same extent as a private individual under like circumstances. Exceptions are that the U. S. is not liable for interest prior to judgment, or for punitive damages. Costs will be allowed, as if the United States were a private litigant, except that such costs shall not include attorney's fees.

The judgment in such action is a bar to any action against an employee of the government whose act or omission gave rise to the claim.

Taking Claim to Court

No suit is to be instituted in district court on a claim of \$1,000 or less unless the agency has made final disposition of the claim. However, the claimant may on 15 days written notice withdraw the claim for consideration by the federal agency and commence suit in district court. When this happens, the amount sought cannot be greater than originally asked unless the increase is based on newly discovered evidence not reasonably discovered at the time of presenting the claim to the agency.

District court judgments are subject to review in the circuit courts of appeals on the same basis as other appeals. Appeal also can be taken to the U. S. court of claims if all appellees give written consent, and if the appeal is taken within three months of the entry of judgment in district court.

The Attorney General can arbitrate, compromise or settle any claim after institution of suit. The suit must be filed

foreign countries, and TVA activities.

On claims of \$1,000 or less, if recovery is \$500 or more, the maximum attorney fee is 10%; it is 20% on district court cases. These fees are to be paid out of the judgment or award. There are penalties for charging more.

Private bills to Congress now are banned, except a private bill or resolution conferring jurisdiction on federal courts to hear such cases, if the claim accrued Jan. 1, 1939, to Dec. 31, 1944.

Dr. J. Paul DeRiver of the sex offense bureau and psychiatrist for the Los Angeles police department, addressed the Casualty Insurance Adjusters Association of Southern California at Los Angeles on "Sex and Crime."

Norman F. Ulseth of Grand Forks, N. D., was sentenced to 60 days in jail in Omaha for selling a fake casualty insurance policy to a blind youth.



Burglary

Seventy-five to one hundred million dollars worth of property is stolen in the United States annually. To meet this hazard, the Trinity Universal offers many forms of Burglary, Robbery and Hold-Up protection both for individuals and business firms.

AUTOMOBILE • GENERAL LIABILITY • BURGLARY
PLATE GLASS • COMPENSATION • FIDELITY
and SURETY BONDS • FIRE • INLAND MARINE

TRINITY UNIVERSAL INSURANCE CO.

HOME OFFICE, DALLAS, TEXAS • EDWARD T. HARRISON, President

AMERICAN RE-INSURANCE CO.

Robert C. Ream, President

99 John Street, New York 7, N. Y.

DECEMBER 31st, 1945

CAPITAL	\$4,000,000.00
Surplus	8,598,916.48
Voluntary Contingency Reserve	750,000.00
Surplus to Policyholders	\$13,348,916.48
Reserve for Losses	6,537,544.82
All Other Liabilities	4,806,956.09
TOTAL ADMITTED ASSETS	\$24,493,717.19

NOTE: Securities carried at \$550,000.00 in the above statement are deposited as required by law.

CASUALTY • FIDELITY • SURETY
Re-Insurance

Maritime Issues Insurance Rules

WASHINGTON.—The maritime commission has notified the governments of France, Italy, Netherlands, Norway and China, which are buying American wartime merchant ships on credit from the commission, of insurance requirements under such sales.

Expressing preference anew that hull insurance be placed in U. S. market, the commission said it will allow use of the British market, or local market of the mortgage country to a small extent.

If that limit is exceeded, the excess must be reinsured with satisfactory underwriters on terms making them liable directly to the commission.

All insurance involved must be satisfactory and approved by the commission, it is announced, as to underwriter, terms and policy amount. The underwriter shall be suable in the United States.

Underwriters other than American and British are required to furnish the commission with guarantees of their respective governments that dollar exchange will be made available if and when such underwriters are required to pay claims in U. S. dollars.

Hull insurance shall be in amount not less than the sale price of ship, on a form of policy protecting against partial and total losses covering both marine and war risk.

Policies for hull and increased value

Policy Machines for Air Accident Now in Use

A new policywriting machine, the "Insurograph," has been installed at La Guardia airport at New York and two ticket offices in that city by Associated Aviation. It covers air accidents for a principal sum of \$5,000 for seven days at a 25c premium.

To obtain a policy, the insured drops a quarter in the machine and writes his departure and destination points, his beneficiary's name and address and his signature on the sheet. He then takes out the policy, which is stamped as to date and time and countersigned with the proper agent's signature. It is possible to take out five policies up to \$25,000.

Associated estimates that the simplified method of obtaining air accident insurance will increase sales up to 50% from the 1941 level, as ticket sellers are too busy to give much attention to that department. Associated plans to install machines at airports across the country. Policies are on Fidelity & Casualty, but all Associated companies actually participate.

Fire, Casualty and Surety Reinsurance

Excess Covers

EXCESS UNDERWRITERS INC.

90 John Street, N. Y.

BEekman 3-1170

Chicago Office
INSURANCE EXCHANGE BUILDING

of hull, or disbursements, shall be issued in the name of the mortgagee for account of whom it may concern, and all claims shall be payable to the commission in U. S. dollars.

P. & I. insurance may be placed 100% in the American, British or local market of mortgagee on terms and in amount which will protect the legal liability of mortgagee, but in amount not less than the indebtedness plus 10%. This will protect against liabilities arising from war perils, it is stated.

Independents Formulate Statistical Reporting Plan

National Assn. of Independent Insurers, through its statistical committee, is formulating a simplified statistical plan for recording and reporting of experience for automobile and other lines by its member companies. Vestal Lemmon, association manager, said the independents realize the states are going to issue statistical calls but they don't want to be required to become subscribers to rating organizations and report the experience to them. The independents are much opposed to being forced to use the statistical plans published by rating organizations.

The new rating laws and model rating bills provide that an independent shall not be required to report experience on a different basis than the rating system which such company uses, he said.

American States is chairman of the statistical committee.

The work of the committee has been hastened by the action of certain commissioners in either promulgating statistical plans or asking for the filing of such plans. Among these states are Connecticut, Florida, Illinois, Kansas, New Jersey and Texas.

H. K. Coffey Convention

A three-day convention of the Harry K. Coffey agency of Mutual Benefit H. & A. and United Benefit Life, is being held at Gearhart, Ore., attended by 500 agents from Oregon, Washington, Idaho and Alaska.

The delegation of home office officials included President C. C. Criss, and Secretary C. E. Forbes. Commissioners Thompson of Oregon and Sullivan of Washington are speaking at the business session, as is Frank W. Bland, Pacific Coast manager of The National Underwriter.

John Showalter, who is in charge of the life department of the agency, presides over the life insurance part of the program. Mr. Coffey will announce plans for the annual managers contest that runs through October and November. The banquet Saturday is to be a gala event with a show running until midnight.

Hold 50-Year Rally in Ark.

HOT SPRINGS, ARK.—More than 100 Arkansas agents of U. S. F. & G. and Fidelity & Guaranty Fire observed the golden anniversary of U. S. F. & G. at a convention here at which Thomas T. Wilson of Little Rock presided.

Home office officials attending included Harry F. Ogden, president; S. G. Browning, secretary of F. & G. Fire; J. D. Williams, Philip F. Lee and John M. McFall, vice-president; John F. Matthai, executive vice-president; C. J. Fitzpatrick, secretary, and J. Dillard Hall, agency director of U. S. F. & G.

Raise Age Limit on Hospital

American Life & Accident has raised the age limit on its hospital-surgical policy to age 90. Previously it had been 75. This is done with no increase in premium and policies now in force may remain with the understanding that the change is in effect.

Broadening of Property Damage Coverage Urged

ST. LOUIS—Property damage coverage has made great strides since the horse-and-buggy days but it has not yet reached the streamlining that is really required in the modern business world, Robert Edgar, vice-president of Lon W. Harlow & Co., told the St. Louis Insured Members Conference of the Associated Industries of Missouri. Mr. Edgar said business needs a policy that is blanket in every respect as to property damage that the holder of a liability policy may be called upon to pay, whether the liability be through an employee, an agent or by bailee.

Aetna Has 200 at Chicago

The home office agency department of Aetna Casualty, in conjunction with the Chicago office held a Chicago agency sales meeting all day Tuesday.

E. C. Knapp, secretary of the agency department; F. W. Potter and R. C. Larson, field supervisors; R. E. Brown, Jr., manager casualty advertising department, and H. G. Eberle represented the home office.

D. K. Weiser, manager Chicago office, presided with A. J. Higgins, superintendent of agents, as co-chairman. J. I. Johnson, assistant manager, was also one of the speakers.

Approximately 200 agents from the Chicago area in Illinois and Indiana were guests and attended the luncheon, cocktail party and dinner.

Blue Cross a "Threat"

ST. LOUIS—A threat to private practice of medicine, greater at present than socialized medicine, is the encroachment of some forms of Blue Cross insurance, Dr. Harold Swanberg of Quincy, Ill., secretary of the association and editor of the Mississippi Valley Medical Journal and Radiologic Review told the Mississippi Valley Medical Editors Assn. at a dinner meeting here.

"Unless Blue Cross is stopped (from offering medical services it has no legal right to perform), it will eventually destroy the private practice of medicine," Dr. Swanberg asserted. He said that he wished to make clear that he did not include Hospital Service, Inc., the Missouri Blue Cross, in his charges, saying he found no objection to the services offered by that agency.

Buckeye Buys Building

Buckeye Union Casualty has purchased the building at 580 East Broad street, Columbus, former home of Columbus Mutual Life. The amount involved is reported to be \$110,000. For several years the building has been occupied by Midland Mutual Life, which expects to move late this year or early next year into its new home at Fifth and Broad streets. It is understood that latter Buckeye will erect a new home at Broad street and Lexington avenue.

Long N. J. Special Agent

Century and Pacific Coast Fire have appointed Kenneth G. Long special agent for New Jersey. He has been with the organization since 1933 and for the past year has been assistant to State Agent Wilfred H. Chant, with whom he will continue to be associated at Newark.

Furnish Kit on New Mo. Law

Standard Accident has released an advertising and sales kit on the new Missouri safety responsibility law to its agents in that state. The kit contains a plan of action for Standard agents for publicizing the law in their respective communities. The law becomes effective Oct. 6.

To Vote on Name Change

The proposal to change the title of Butchers' Mutual Casualty to Cosmopolitan Mutual Casualty will be voted on at the policyholders' meeting Jan. 6, 1947.

Approval of Bureau Comp Rates in Cal. Withheld

Commissioner Garrison of California has withheld approval of the four new proposed workmen's compensation rating plans submitted by the National Bureau of Casualty & Surety Underwriters, which have been before him for more than a year, on the grounds that the data submitted is not sufficient. He also pointed out that the National Assn. of Insurance Commissioners had adopted at Portland a plan to set up a committee to analyze expense gradations. The commissioner said that his withholding of approval will prevail until "a new and complete statistical reporting demonstrating the loadings required for each size classification is brought forth."

Casualty Agents Steering Committee Meets Oct. 28

The executive committee of the National Assn. of Casualty and Surety Agents will meet Oct. 28 at the Ambassador East hotel in Chicago.

Oct. 25 for All-Industry

NEW YORK—The all-industry committee will meet here at the Commodore Hotel Oct. 25.

Ambrose Kelly Names Committees

WASHINGTON — Ambrose Kelly, American Mutual Alliance Washington representative and chairman of the insurance group in connection with the recent Chicago conference with American Medical Assn. representatives on a joint program to aid medical care cooperation, is busy on appointments of insurance industry representatives to the two committees set up by the conference (on cooperation and to study rural enrollment problems).

N. C. "Comp" Rates Up

Commissioner Hodges of North Carolina has approved a 2.3% average rate increase in workmen's compensation rates effective Oct. 1.

WANT ADS

WORKMEN'S COMPENSATION PRODUCER

Excellent opportunity, especially if familiar with retrospective or participating plans. Texas territory only.

TEXAS INDEMNITY INSURANCE CO.
P. O. Box 1259
Galveston, Texas

WANTED

Compensation and Liability underwriter. Splendid opportunity for experienced underwriter in home office of large Chicago Casualty company. Address H-83, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Casualty underwriter with experience by branch office of stock company located in Indianapolis. State age and salary desired. Address H-86, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIM ADJUSTER

Automobile, Collision & P. D. Claims. No outside adjusting. Give age, experience and salary in reply. 5 day week. Address H-86, The National Underwriter, 175 W. Jackson Blvd., Chicago, Illinois.

IN

Record at Kan

WICHITA.—The convention of the Kansas Insurance Agency Association, Wednesday, Oct. 2, at the Hotel Kansas, was the largest ever held in the city. The convention was held in the hotel ballroom and was attended by representatives of insurance agencies from all over the state. The convention was held in the hotel ballroom and was attended by representatives of insurance agencies from all over the state. The convention was held in the hotel ballroom and was attended by representatives of insurance agencies from all over the state.

Cleveland

The editorial board of the N.A.A.A. chairman, Charles D. J. B. Lyle, Charles M. surety, E.

Reelect

MINNEAPOLIS.—The insurance agency has been re-elected to the position of insurance agency.

Improve

WICHITA.—The city plan for the improvement of the city center will be a million dollar project. The plan will be a million dollar project. The plan will be a million dollar project.

Wheeler

The Wichita resident in the state has represented years.

Case Co

Alex Cannon announced the week.

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Record Attendance at Kan. Convention

WICHITA—A record breaking attendance is on hand for the annual convention of the Kansas Assn. of Insurance Agents. Golfers registered early Wednesday for the golf tournament, competing for nearly 50 prizes arranged by John Engstrom, Jr., of the Paul C. Yankey agency. The annual "stag" Wednesday evening, with Central States Fire as host, featured a buffet supper and entertainment. About 200 agents and company men attended. The past presidents joined in the "stag" following their annual dinner as guests of the Wichita association. Officers of the Kansas and Wichita associations were also guests at the dinner. Fred Gould, Arkansas City, an early president of the Kansas association, presided.

"The Local Agent's Responsibility and Opportunity for Accident and Fire Safety Education in His Community" is the theme of the convention. President Raymond L. Budge, St. John, 1944 winner of the Rosse Case Memorial Cup awarded yearly to the Kansas agent most outstanding in fire safety work in his community, is presiding at all sessions.

The National association is represented by Secretary Frank C. Colridge, J. F. Van Vechten, Akron, O., executive committee member, and Victor G. Henry, Wichita, state national director. Messrs. Colridge and Van Vechten, accompanied by their wives, stopped over in Kansas en route home from the Denver convention.

Cleveland N.A.I.A. Courses

The education department of the Cleveland Board is again offering the N.A.I.A. courses, Charles S. Kwolek, chairman, has announced. Program chairmen for the courses are: fire, Charles D. Sokol, Aetna Fire; casualty, J. B. Lyles, Travelers; inland marine, Charles Martell, Fireman's Fund; and surety, E. R. Dickson, American Surety.

Reelect at Minneapolis

MINNEAPOLIS—Arthur P. Smith has been reelected president of the Insurance Agents Assn. Mrs. Alice Fabianke has been reelected recording secretary.

Improvement Plans Told

WICHITA—David Rowlands, Wichita city planning engineer addressed the Wichita Assn. of Insurance Agents on plans for fire, water and police department expansion, park and library improvements and a proposal for a \$3½ million municipal auditorium and civic center which will be subjects of bond issues to be voted on at the November election.

William Corrigan, Kansas convention chairman, outlined the program for the state meeting this week and Robert Elwell, fire prevention chairman, discussed Fire Prevention Week plans.

Wheeler, Kelly, Hagny Honored

The Wheeler, Kelly, Hagny agency at Wichita was honored by Hartford Accident in recognition of 25 years representation. Established in 1894, the agency has represented some companies for 50 years.

Case Continues Fire Safety Work

Alex Case of Marion, Kans., has again announced a county-wide Fire Prevention Week program. The Case agency

has long been a leader in fire safety education. The late Rosse Case, father of Alex, some years ago presented the Rosse Case Memorial Cup to the Kansas Assn. of Insurance Agents, to be awarded each year to the Kansas agent judged the most outstanding fire prevention leader in his community.

New Clayton, Mo., Mutuals

CLAYTON, MO.—Two mutual companies have been organized here by the same interests, one to be known as Shields Tornado and the other styled Shield Fire. Directors of the two companies are: T. J. Maxwell, F. L. Corsiglia, Victor Zimmerman, J. E. Bell, F. L. Weber and A. H. Breitenbach.

Wellington Prevention Talks

W. H. Moore, Central Kansas Adjustment, Wichita, addressed the Wellington (Kans.) Lions Club Oct. 2 as part of the Fire Prevention Week observance there. A representative of the Kansas Fire Prevention Assn. will address the Rotary Club Oct. 8.

Wisconsin Mutual Rallies

SHEBOYGAN, WIS.—The Wisconsin Association of Mutual Insurance Companies is conducting a series of regional meetings for agents of member town mutuals. Val. Thoeny, secretary Fountain City Farm Mutual, president of the association, is presiding at the meetings.

J. E. Kennedy, Madison, executive secretary Wisconsin Mutual Alliance, is conducting a forum for agents at these meetings, stressing the need of educating the public in fire prevention and inspecting property for fire hazards and encouraging their correction.

Nebraska Crop Insurance Results

L. R. Robertson, Lincoln, was named director of the Nebraska crop insurance program. He has been acting state director since the program was reinstated in Nebraska in the summer of 1945.

In 1946 there were 16,422 wheat crop insurance contracts in effect. As a result of a campaign just closed, 1,761 new contracts were signed for the 1947, 1948 and 1949 crop years. To date 2,000 loss claims for 1946 have been processed and an additional 200 are expected to be paid in the next month.

Blanchet Heads Saginaw Assn.

SAGINAW, MICH.—Harold Blanchet, Frost agency, has been elected president of the Saginaw Assn. of Insurance Agents. Named as vice-presidents are Edwin Kersten, James T. Weadock; secretary, Clara A. Loesch, treasurer, Burt C. Baum.

Meet at Newton, Oct. 9

The Newton (Kan.) Insurance Board meets Oct. 9 to hear reports on the Denver convention by Ben H. Northcote, Jr., and on the Kansas convention in Wichita this week. The Fire Prevention Week program will be outlined by Secretary Darwin Minnes of the Regier agency.

Discuss Qualification Bill

MERRILL, WIS.—The Merrill Assn. of Insurance Agents at a dinner meeting discussed plans for observance of Fire Prevention Week and for a delegation to attend the annual meeting of the Wisconsin Assn. of Insurance Agents in Milwaukee, Oct. 10-11. Fred Heinemann led discussion on the proposed Wisconsin agents' qualification and licensing bill

which will be introduced in the 1947 legislature.

Sheboygan Board Elects

SHEBOYGAN, WIS.—The Sheboygan Board of Fire & Casualty Underwriters has elected Oscar C. Meyer president, Ray Friedrichs vice-president, and Adolph Baumann, Sheboygan Insurance Agency, secretary.

Appleton Quits State Fire Fund

APPLETON, WIS.—The five-year precedent of carrying fire and windstorm insurance on city-owned buildings and contents with the state fund was reversed when the city council approved the recommendation of a committee that policies expiring this month be placed with local agents through the Appleton Insurance Board. The city school properties are not involved as the school board places its own insurance and now has state fund coverage.

NEWS BRIEFS

Arthur H. Lewis of the Wade Patton agency has been named chairman of the fire prevention committee of the Hutchinson (Kan.) Chamber of Commerce. The committee is working closely with the Hutchinson Assn. of Insurance Agents and the fire department in developing a Fire Prevention Week program which features a strong program in the schools.

Otto Culbert of the Wheeler, Kelly, Hagny agency, Wichita, was installed as second vice-commander of the Thomas Hopkins post of the American Legion.

James N. Marshall has been named manager of the insurance department of the Roy A. Haines agency of the Prairie State Bank, Augusta, Kan., succeeding Otis Farrar who resigned last month to join the Monarch Investment agency at Wichita. Mr. Marshall had been with the bank before entering the service.

C. V. Frisbie, son of R. E. Frisbie, Independence manager of Kansas Inspection Bureau has been awarded the Kansas scholarship to the fire protection engineering course at the Illinois Institute of Technology.

Ed Lemmond, recently in the navy, has returned to Parsons, Kan., to be associated with C. A. Bodwell, local agent, and the agency has been changed to Bodwell & Lemmond. He was formerly with Central States Fire at Wichita and has charge of a Fire Prevention Week program in Parsons.

The ladies of the Ohio delegation attending the National Assn. of insurance agents 50th anniversary meeting in Denver last week met at a luncheon Tuesday. The meeting was purely social. Mrs. Gustav May, Cincinnati, and Mrs.

T. M. Gray, Columbus, acted as co-chairwomen in charge of arrangements.

Donald R. Van Wert, Beloit, Wis., active local agent, has been elected president of the Beloit Community Welfare Association.

Hinkle Insurance Service has been opened at Marion, Ind., with Mark L. Hinkle as owner.

The Insurance Women of Milwaukee resumed their activities with an outing at Hubbard Lodge. Cecelia Volz, Travelers Indemnity, new president, announced the first dinner meeting for Oct. 7. Delegates will report on the national convention at Atlanta.

New officers of the Hutchinson Assn. of Insurance Women who opened the year with their September dinner meeting, are Marcella Robb, president, Seymour-Welchons agency, and Thelma Comp, secretary, Will S. Thompson-Kline agency.

The recently organized Insurance Women of Toledo held a dinner meeting Oct. 2. Speakers included Wallace Rodgers, Chicago, and Kenneth C. Rowland, Toledo. Miss Mildred Johnson of T. Kenneth Boyd, Inc., is president.

Fred B. Tendick, who has been manager of the Kamian Insurance Center, Milwaukee, has opened his own agency in Shorewood, Milwaukee suburb.

Walter A. Johnson has disposed of his interest in the Lanz-Johnson agency, Monroe, Wis., to his partner, Herbert E. Lanz, who will continue the agency.

EAST

Typermass and Curran Speak

Carl E. Typermass, New York deputy superintendent, and Edward Curran, manager of the Underwriters Rating Board of Albany, addressed a regional meeting of the New York State Mutual Agents Assn. at Potsdam.

Harding James of Binghamton, president of the association, was in charge. About 100 agents from St. Lawrence, Franklin, Jefferson, Clinton, Lewis and Essex counties attended.

Boston Courses Start Oct. 17

A 16-lecture course on general principles of fire, casualty and suretyship insurance will be given by the Insurance Library Assn. of Boston, starting Oct. 17. It will continue through Dec. 12. An employee education feature, the course will serve also as a first-year course of the Insurance Institute of America.

Kenneth H. Erskine, manager Anglo-American Underwriters Agency, Boston, will be the instructor. He has been active in educational programs of Massachusetts Assn. of Insurance Agents, and has lectured for many years to the Library association classes.

Laud 51 Years' Service

Leslie Morgan, owner of the Forness & Morgan agency, Beverly, Mass., has

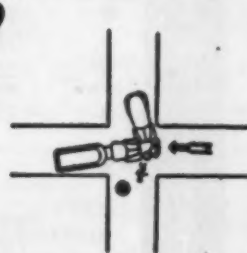
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- ✓ Saves Time
- ✓ Settles Disputes
- ✓ Simplifies Court Cases
- ✓ Helps on Jury Trials

been presented an honorary certificate in recognition of 51 years continuous representation of North America.

The agency is now more than 100 years old. Mr. Morgan, who entered insurance in 1921, joined Arthur Forness in 1936. Four months after joining the agency Mr. Forness died, leaving Mr. Morgan the principal.

N. Y. Federation Meets Dec. 11

The New York Insurance Federation will hold its annual meeting at the Hotel Commodore, New York City, Dec. 11. Thomas D. Hughes, secretary of Fidelity-Phenix Fire, is chairman of the luncheon committee.

Witman Heads Lancaster Assn.

G. Frank Witman has been elected president of the Lancaster (Pa.) Assn. of Insurance Agents, succeeding John H. Feifer, Jr.

R. U. Fassnacht and Earl V. Stauffer

are vice-presidents; Walter Murray, secretary, and Lawrence Boyd, treasurer.

Name Rasin Adjusting Manager

George B. Rasin, Jr., has been named resident manager of the newly-opened eastern shore office of Insurance Adjusters, Inc., at Chestertown, Md. Before and after serving four years with army counter-intelligence in the Pacific, he was associated with the law firm of Allers & Cochran, where he handled adjustments and subrogation cases. Until his new appointment Mr. Rasin was attached to Insurance Adjusters, Inc., Baltimore office.

William Maitland, Sharon, Pa., local agent, has been named Sharon's 1946 outstanding civic worker by the American Legion. He has been president of Mercer County Crippled Children's Society since its organization.

garage liability; (9) garage keepers legal liability; (10) property damage other than auto.

Demand Jumps for Sugar Cover

DENVER—The OPA action in increasing by 20%—from \$7.50 to \$9—the ceiling price on beet sugar has caused a flurry for increased insurance cover in Colorado, Nebraska, Wyoming and Montana. Agents and general agents have had to exert themselves to meet the demand, particularly of the larger warehouses, on which the capacity of the market had been tried, to provide the cover that was required even at the \$7.50 price. In some of the warehouses the values were as high as \$3 million and now it becomes \$3,600,000. The increase came just as the packing season was coming on in Colorado and that intensified the problem of getting additional cover.

Companies recall fires in the past that have cost \$400,000 when sugar was only \$4. The same fire today would cost \$900,000.

Five-year Term Form Is Advocated by Agency

A five-year term fire policy for general use in Pacific Northwest states was advocated this week by Stuart G. Thompson-Elwell Co., Seattle, general agents, in a bulletin to agents. The time is especially appropriate to recommend five years instead of three when writing dwelling house and small mercantile risks, the agency stated. This serves the triple purpose of protecting assured against the possibility of rate increases, giving them additional savings made possible by the longer term, and also increasing the agent's commission. There seems little possibility of a reduction in rate in view of loss ratios and rising costs, the agency holds, but should a reduction come about, existing five-year policyholders would receive the benefit of the reduction. There is, however, a distinct possibility of rate increases—particularly as respects mercantiles.

The agency anticipates a broadcast rating which probably would bring about many rate increases, if only because risks have suffered through lack of maintenance, poor housekeeping due to help shortages, etc. "The longest possible term for the smaller risks offers the greatest protection to the assured. Nor was there ever a better time to collect the larger premium involved," the agency comments. "The three-year term would appear to be better for the larger lines, where values are constantly changing and where the hazards that go to make up the rate are under constant scrutiny."

The Seattle agency said that while the five-year term policy was used quite generally in other sections of the country, particularly in the mid-west, the policy has not been made available in the northwest to date.

Montana Group Is Briefed on Legislative Prospects

Problems arising from the S.E.U.A. decision and a program resolving those problems were outlined by J. G. Jenkin, Missoula, president of the Montana Assn. of Insurance Agents, and Frank J. Sullivan of Butte at a meeting of about 75 insurance men from five western Montana counties at Missoula. Mr. Sullivan, who is assistant district secretary of the Pacific Board, also paid attention to fire prevention in his remarks.

Both speakers urged that "affirmative state regulation of insurance rates and rules can be achieved and maintained," stating that such action is necessary from the "public standpoint and for encouraging freedom of enterprise in the

Portland Wins Cup



The Junior Chamber of Commerce of Portland, Ore., was winner of the fire prevention award of New York Underwriters. Paul F. Harrington, special agent of New York Underwriters is here presenting the silver award to Mals Woodworth, president of the Portland organization.

This trophy is a perpetual award and is given annually to the city having the outstanding fire prevention program for the past year.

development of the business of insurance."

That both the Missoula Assn. of Insurance Agents and Montana State University have taken memberships in the National Fire Protection Assn. was announced. Mr. Sullivan said he had discussed plans for fire prevention week activity at Missoula with Mayor Mason and Chairman Parsons of the board of county commissioners.

Harry Urton of Missoula presided at the dinner meeting. The group included George R. Miller, Helena, vice-president of the Montana Assn. of Insurance Agents; K. H. Burrell, Helena, Montana Fire Underwriters Assn., and Harold L. Greiner, Helena, Montana Casualty & Surety Assn.

The 1945 Montana legislature, Mr. Sullivan remarked, failed to enact appropriate laws for insurance rate regulation by the state. Either rate regulatory laws must be enacted in Montana by the 1947 legislature, or the doors are left open for federal supervision of rates, expense factors, perhaps agency commissions and other costs.

F. C. A. B. Men Form Local Agency at Albuquerque

Thomas A. Banks and William Roy have resigned as adjusters for F.C.A.B. at Albuquerque to enter their own local agency business in that city.

Abercrombie Back in S. F.

L. R. Abercrombie has been appointed general office manager Pacific department of Hartford at San Francisco. He was resident comptroller at San Francisco for Hartford until three years ago when he was transferred to the home office.

Eppich & Son Anniversary

The 50th anniversary of the Ed. P. Eppich & Son local agency of Denver falls in November. Ed. P. Eppich, who died in 1941, started as a stenographer for a Mr. Frith and then in 1896 was taken into partnership, the firm becoming Frith & Eppich. It later became Sollers & Eppich.

Karl Eppich graduated in fire protection engineering at Armour Institute and then was with the Mountain States Inspection Bureau. He joined his father in 1927. His associates are Walter Garrott, who was formerly in charge of claims for American Surety at Denver, and Jack R. Pechman, also an Armour graduate.

The office is general agent for Bankers & Shippers and Pacific of the

PACIFIC COAST AND MOUNTAIN

Schedule 17 Wash. Casualty Meetings

A series of 17 meetings under the joint sponsorship of the Casualty Insurance Assn. of Washington and the Washington Assn. of Insurance Agents will be conducted during October and November.

Agents in meeting localities have been given the choice of subjects to be discussed by a panel of four speakers representing the Casualty assn. The panel includes Sterling J. Stapp, Travelers; E. H. Alexander, Hartford A. & I.; James R. MacKay, Fireman's Fund Indemnity; and Kenneth R. War-rack, New York Casualty.

The schedule calls for a session start-

ing at four p. m. and running through the dinner hour into the evening. Sessions have been scheduled as follows:

Oct. 8, Everett; Oct. 9, Mt. Vernon; Oct. 10, Bellingham; Oct. 15, Tacoma; Oct. 16, Olympia; Oct. 17, Aberdeen; Oct. 22, Centralia-Chehalis; Oct. 23, Longview-Kelso; Oct. 24, Vancouver; Oct. 29, Ellensburg; Oct. 30, Yakima; Nov. 5, Walla Walla; Nov. 7, Spokane; Nov. 12, Wenatchee; Nov. 14, Port Angeles; Nov. 19, Bremerton; Nov. 21, Seattle.

Selection of Subjects

Subjects will be chosen from the following: (1) 3-D policy; (2) comprehensive liability; (3) comprehensive personal liability; (4) residence theft; (5) robbery and burglary; (6) workmen's compensation; (7) liability limits; (8)

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NEW MEXICO	Hotel Clavis	Albuquerque
OKLAHOMA	Hotel Aldridge	Wewoka
SOUTH CAROLINA	Hotel Wade Hampton	Columbia
TEXAS	Hotel Alice	Alice
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Hotel Edison	Hotel Cavalier	Galveston
Hotel Broadwood	Miramar Court	Galveston
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Hotel Texas Fort Worth	Hotel Lubbock	Lubbock
Hotel Bercenas	Hotel Falls	Marlin
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Brookman

Robert J. superintendent in the of Francisco, m Boston and was with the Pacific Board ceeds Norm signed to ta the John D. Francisco.

Mushroom

DENVER—sheds of Gre here burned \$25,000. Th sparks from of the cent ceiling and roof was cov by a stiff brveloped the The fire was since the bu wood frame Wooden tiers rooms were the flames. ance on buil tents. The ins companies.

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Gladys Ki

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Meserole group and for casualty represents American Surety, Maryland Casualty and U. S. F. & G.

Brookman Survey Chief

Robert J. Brookman has been named superintendent of the survey department in the Charles E. Curry office, San Francisco, manager for National Union, Boston and Providence Washington. He was with the survey department of the Pacific Board before the war. He succeeded Norman Garden, who has resigned to take a similar position with the John D. Boyle general agency, San Francisco.

Mushroom Loss at Denver

DENVER—Six highly combustible sheds of Great Western Mushroom Co. here burned with damage estimated at \$25,000. The blaze originated from sparks from a hand-fed furnace in one of the central sheds, which ignited the ceiling and spread to the roof. The roof was covered with sawdust. Fanned by a stiff breeze the flames quickly enveloped the entire block of six sheds. The fire was particularly hard to handle since the buildings were constructed of wood frame and cinder block sides. Wooden tiers inside on which the mushrooms were growing provided fuel for the flames. There was \$40,050 insurance on buildings and \$36,800 on contents. The insurance was carried in stock companies.

Nettleship Forum Speaker

LOS ANGELES—Raymond Nettleship, general manager of the Nettleship Co., Los Angeles brokers, will address the Insurance Forum of Los Angeles Oct. 9 on "Malpractice."

Form New Seattle Agency

Bernbaum Insurance Service, Inc., is a new local agency at Seattle. Sanford M. Bernbaum, immediate past president of the Seattle Life Underwriters Assn., is president of the agency and Harry C. Bush is general manager. Offices are at 1325 Dexter Horton building.

Putman Lewis County President

The Lewis County (Wash.) Insurance Agents Assn. has elected Glen H. Putman, Centralia, president; Mrs. R. C. Lawrence, Chehalis, vice-president; and R. H. Monfort, Chehalis, secretary-treasurer.

Frazier Northwestern G. A.

Northwestern F. & M. has named Frazier & Co., Seattle, general agents in Washington and Idaho.

Garrett Bellingham President

Orville Garrett has been elected president of the Bellingham (Wash.) Assn. of Insurance Agents. Pitt Smith is vice-president and Miss Anne E. Byrne has been reelected secretary-treasurer.

Montana Hail Fund Record

The Montana State Hail Insurance Board reports that insurance claims totaling \$355,000 were submitted by 678 farmers this year. There were 2,580 policies issued and the total amount at risk was \$4,239,000. If there are no further storms the board states the premiums will just about cover the losses.

Strand to San Francisco

Francis R. Strand of the home office of the Hardware Mutuals of Stevens Point, Wis., has gone to San Francisco as divisional fire insurance manager.

Gladys King Yakima Head

At the annual meeting of the Yakima Association of Insurance Agents, Gladys A. King of the C. Roy King agency was elected president; L. B. Andrews, vice-

president, and S. G. Turner, secretary. Three agencies were admitted to membership.

Agency Change at Great Falls

Henry Hamilton and F. H. Taylor have purchased the local agency of L. H. Rutherford at Great Falls, Mont. Mr. Rutherford, however, will retain an interest in the firm. The new owners formerly conducted a sheep business together.

Salt Lake Ball Park Burns

SALT LAKE CITY—Derks Field, base ball park, was destroyed by fire with damage estimated at between \$50,000 and \$60,000, fully covered by insurance. About 30 companies are on the line.

Women to Witness Broadcast

Mrs. Ray Laughrey, chairman of the ladies committee of the California Assn. of Insurance Agents, has arranged for women attending the annual meeting in San Francisco Oct. 28-29 to be guests at a broadcast, "Breakfast on Nob Hill," Tuesday morning, Oct. 29.

Western Nat'l Names Daly

The Daly General Agency of Denver has been appointed general agent for Colorado and Wyoming for Western National.

NEWS BRIEFS

Wm. H. Radford has retired from the adjusting firm of Cleve & Radford, Los Angeles, and will open an adjusting office near Turlock, Cal. E. H. Cleve will continue in Los Angeles.

Guy S. Weathers, special agent at Spokane for Cravens, Dargan & Co., is recovering from a leg operation.

Beutler-Carver-Danver, Inc., is a new firm of adjusters for the companies at Pasadena, Cal. The members of the firm formerly were with Western Adjustment in the middle west.

An independent adjusting office under the firm name of Leo J. Brand & Co. has been opened by Leo J. Brand, formerly secretary-treasurer of the Brown general agency in Seattle.

Hartford College Ready

The Hartford College of Insurance of University of Connecticut will open for its seventh year Oct. 7.

The fall semester courses are: Insurance law, fundamentals of fire insurance, intermediate fire insurance, casualty insurance principles and practices, advanced casualty insurance, preparation for C.P.C.U. designation, fundamentals of claim investigation, and preparation for C.L.U. designation, parts A and D.

The faculty members are: L. Ray Ringer, Aetna Fire; Joseph Dann, Travelers Fire; John Faude, Aetna Life; Edward Brouder, Hartford Accident; George Richards, Monarch Life, and William Humphreys and Peter Wacks of United Aircraft Corp.

Laurence J. Ackerman is acting dean of the college of insurance.

SOUTH

Atlanta Agents Name John H. Hartley President

ATLANTA—John H. Hartley was elected president of the Atlanta Association of Insurance Agents at its annual meeting, which was followed by a banquet. He succeeds J. G. Wilcox.

Frank G. Garrison was named vice-president. Alan Ford and Frank Ridley were elected members of the executive committee.

Ambitious Ky. Plans

Intensive plans are being made for Fire Prevention Week, Oct. 6-12, in

Kentucky, according to W. M. Chittenden, deputy fire marshal. The 1945 Kentucky program was so successful it was adopted by the National Assn. of Insurance Agents, printed in book form, and distributed over the nation. The state has been divided into 10 districts and student poster contest prizes will be awarded in each. Considerable improvement is being made in radio and newspaper publicity this year.

Insurance members of the general committee consist of G. E. Burke, Kentucky Assn. of Insurance Agents, chairman; Insurance Director Wilson, chairman ex-officio; H. E. Timmons, Kentucky Fire Prevention Assn.; Martin Boedeker, Kentucky Fire Underwriters Assn.; G. H. Parker, Kentucky Inspection Bureau; W. P. Conway, Kentucky Firemen's Assn.

Three New Agency Partners

Roger C. Neely, R. L. Farmer, Jr., and Frank L. Thompson have been made partners in the Mitchell, Gartner & Thompson agency at Fort Worth, Tex.

Mr. Neely has been with the agency for 23 years and Mr. Farmer for 17.

Mr. Thompson has been with the agency since 1939. Both he and Mr. Farmer were officers in the army during the war.

33% Premium Increase

Green-Keyes-Vanderpool, general agency in Miami, showed a 33% increase in premium volume for the fiscal year ending Aug. 31. The agency has moved into larger quarters in the Biscayne Building. During the past year, Kenneth S. Keyes, former president, was named chairman and Frank G. Myers was made president and general manager. William K. Lounsbury became vice-president.

Green-Keyes-Vanderpool has conducted a consistent newspaper advertising program in Miami, using a series of advertisements featuring individual men of the staff. Each advertisement discussed a different type of policy available. A folder outlining services has also been offered.

Get Refund Due to Explosion

The 200 guests to the William Thompson testimonial dinner in Dallas June



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24, each of whom was issued a stock company Texas standard "banquet policy," have discovered they also had explosion coverage. The dinner originally was scheduled for the Baker Hotel but the explosion 72 hours before the dinner destroyed all the food and closed the dining services so the dinner was held in the Hotel Adolphus.

Every purchaser of a dinner ticket has received an "unearned premium" of \$2.25 with the explanation from Willard Crotty, secretary-treasurer of the general committee, that the policy issued was not a participating policy, the

enclosed check was not a dividend, but the explosion forced a change in menu and a change of rates.

The dinner honored Col. Thompson, 84, who has represented stock fire and casualty companies in Texas for 50 years.

Lt. John W. Faulds, recently discharged from the service, has become manager of the life department of the McAfee agency, Johnson City, Tenn.

The Oklahoma Women's Insurance Club heard a talk by Mrs. Mollie Eggers, department store buyer.

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CANADIAN

Ontario Agents' President Outlines Qualification Plan

TORONTO—At the annual meeting of the Ontario Insurance Agents Association, which opened here Tuesday, President Ralph L. Duclos presented a suggested plan which it was felt over a long-term period would lead to an out-and-out qualification plan and ultimately place Ontario agents on the same professional status as those in Quebec.

The plan involves direct cooperation with the Toronto Insurance Institute and naturally would mean the raising of additional funds to finance the project. There are some who feel that qualification of new applicants for licenses, as being practiced now by the Ontario department, is the best solution to the problem, even though it means waiting for years before direct results can be felt.

The attendance is reasonably good, despite crowded conditions in Toronto hotels. Previous arrangements had made it possible for convention delegates to be assured of rooms, although considerable doubling up was necessary and in fact was insisted upon by the hotel.

Collins Peterborough President

J. D. Collins has been elected president of the Peterborough (Ont.) Fire & Casualty Insurance Agents Association. Secretary is J. R. Sinclair and treasurer Roy Dixon.

Home Names Two in Canada

John T. Coleman, formerly of the Ontario branch office, has been appointed assistant manager of the Manitoba branch of Home at Winnipeg under Manager Collins Bolton. W. G. Partridge has been appointed assistant manager of the Ontario branch.

Frank Hanger Retires

Frank Hanger, Ontario superintendent of agencies of London & Lancashire, has retired following a long period of ill-health. He joined L. & L. in 1915.

La. Marine Commission

An inland marine commission has been established in Louisiana and Ben R. Franklin, Jr., local agent of New Orleans, is chairman.

The commission will determine and approve inland marine rates in the state and will be supported by a fund established by inland marine insurers in Louisiana.

Other members of the commission are the secretary of state and L. T. Frey.

Mr. Franklin is a graduate of Tulane University. Before the war he was with the Henry A. Steckler General Agency of New Orleans as a special agent for 10 years. He was in the navy as a lieutenant commander for five years, selling its own local agency in New Orleans.

I. M. Claim Committees

The Inland Marine Claims Association will hear Bert Cotton of Rein, Mound & Cotton on "Bailee Insurance" at its dinner meeting Oct. 8. The association has appointed the following committees: Law—H. S. Raynard, Jones & Whitlock, and Thomas Finnegan, National Union Fire; program—James Coppins, General of Seattle, Joseph Voboril of National Surety Marine, and Mitchell Whitson of Toplis & Harding, and membership—Kenneth Buckton, Alan H. Bonito; Edward N. Judd, St. Paul F. & M. and J. L. Racionzer of his own firm.

Sidney O., will be inspected Oct. 16. Martin Vold, Jr., Springfield F. & M., is chairman of the committee in charge.

At the meeting of the Insurance Women of Columbus Oct. 3 Claude Bawden, engineer of the Underwriters Laboratories, well known as a magician, will give his show "Magic and Fire."

Shuttleton Commercial Union General Adjuster

Commercial Union has appointed John H. Shuttleton general adjuster, effective Oct. 31, to succeed Donald R. Sherwood, who will join the National Board.

Mr. Shuttleton joined the group's metropolitan loss department in 1936 and recently has been in charge of loss adjustments in the metropolitan New York area, a duty which he will continue.

T. W. Booth is assistant general adjuster.

Kan. Auto Supplement

A supplement to the Kansas automobile manual has been issued giving the new OPA prices and revising the symbols of those cars and models which were affected. A complete reprint of the entire symbol and identification section will be issued later to include rating information on all 1946 and 1947 cars.

3-Day Survey of Flint

The Michigan State Fire Prevention Assn. held its first town inspection at Manistee with more than 40 members in attendance. The evening before there was a get-together dinner presided over by President R. E. Foster.

A most successful meeting was held the following day, at which R. E. Vernor was the principal speaker.

The next inspection will be at Flint during fire prevention week, lasting three days.

Spillard to Address Engineers

W. J. Spillard of the National Board will discuss arson, illustrating fires of revenge, profit, crime and pyromania origin, before the Western Society of Engineers Oct. 10 at the annual fall dinner meeting in the Builders Club. This meeting will be held in conjunction with Fire Prevention Week. Mr. Spillard has been a criminal investigator for 30 years, and was one of the five agents on a special staff of the narcotics division of the Treasury operating out of Washington, investigating the major dope rings. He has been with the National Board for 20 years, investigating suspicious and incendiary fires.

Open New Hagerstown Branch

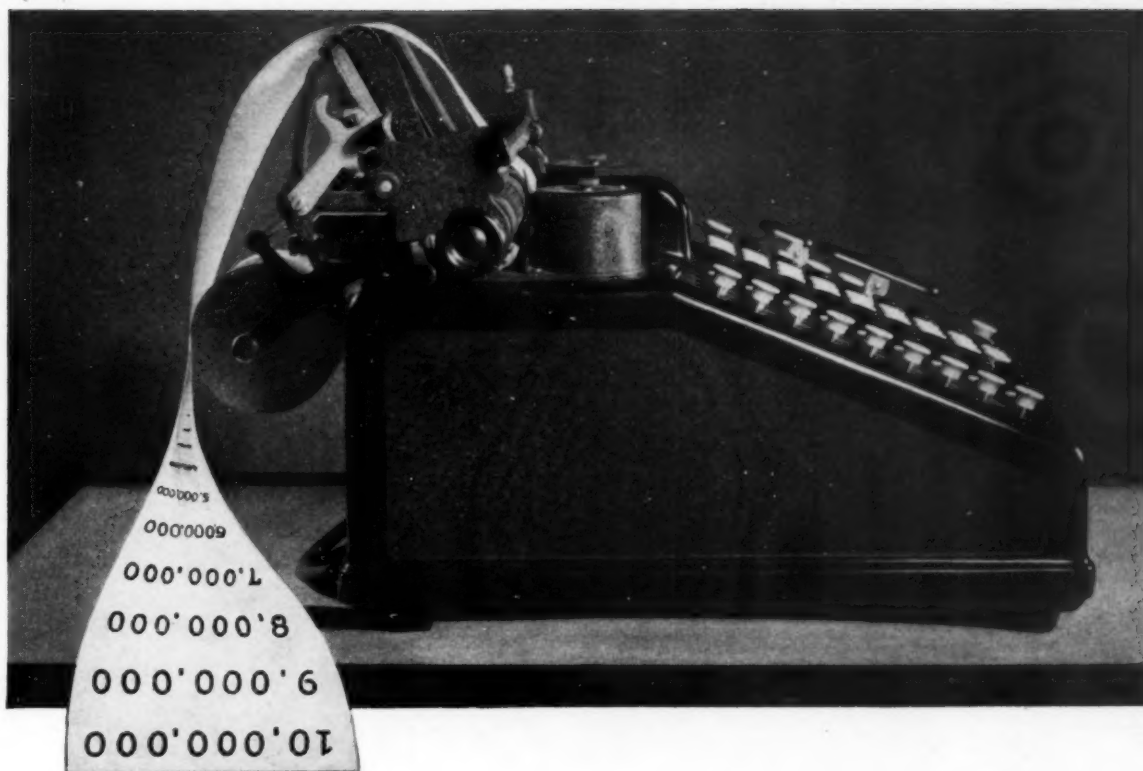
Insurance Adjusters, Inc., have opened an office at Hagerstown, Md. The new branch is located at 114 West Washington street. H. W. Mangels, Jr., is in charge. The main office of the adjusting firm is in Baltimore, and there is a branch office in Washington, D. C.

Alamo Pond in Session

Alamo Blue Goose, San Antonio, heard a report from C. F. Nichols, most loyal gander, on the grand nest meeting. J. R. Brownlee, Austin, Loyalty group; C. B. Webb, Jr., Austin, Fire Companies Adjustment Bureau; Willard Heath, Nichols Adjustment Co.; George McKinney, America Fore group, and Robert Berzucha, Hartford, the last three of San Antonio, were elected to take their first swim at the midyear meeting.



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Because accidents so often involve hospital and medical bills and the loss of valuable time they are expensive. Unless a man and his family are properly insured, a serious accident can mean financial hardship. The client who through your efforts possesses the finest Accident insurance avoids the financial consequences of a serious accident.

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Fort Hill Plantation

LOCATED on the campus of the Clemson Agricultural College at Clemson, South Carolina, stands "Fort Hill," the plantation home of the celebrated John Caldwell Calhoun, Senator, Secretary of War, Secretary of State and Vice-President of the United States under two administrations.

The estate originally comprised some eleven hundred acres in the foothills of the Blue Ridge Mountains. When Mr. Calhoun purchased it in 1825, he made some very extensive alterations to the main structure. Among these are the columns on the three porches which are an outstanding feature of the house, for they are constructed of brick covered with plaster. An interesting tale in connection with the size of the mansion relates that it is due to the fact that Mrs. Calhoun added a room each time her husband left for an extended business trip.

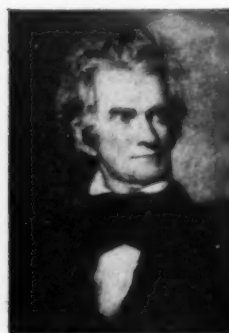
The main house at Fort Hill was con-

structed for comfortable living rather than for display. It is situated on a slope overlooking the Seneca River and is surrounded with boxwood, cedars, and many rare trees, including a varnish tree that was sent from Madagascar by Stephen Decatur, a hemlock presented by Daniel Webster, and an arbor vitae donated by Henry Clay. Tradition states that Calhoun had the cedars planted in the belief that they would prevent malaria from being carried from the lowlands to the slope.

The furnishings of the house are, on the whole, those used by the Calhoun family during the statesman's lifetime. Outstanding among these is the famous "Constitution" sideboard which was presented to

quarters of the frigate Constitution before the destruction of the vessel was halted because of the overwhelming public sentiment aroused by Holmes's famous poem, "Old Ironsides." A massive state dining table and twelve matching chairs of solid mahogany, all made by Duncan Phyfe, are fitting companion pieces to the sideboard. Another museum piece in the collection is a priceless sofa with a huge carved eagle from which it is believed the eagle on the silver dollar was modeled.

Fort Hill, which is now a national shrine, is an appropriate monument to a man who was an outstanding advocate of State sovereignty, and who, in the words of Daniel Webster, was noted for his



John Caldwell Calhoun

Calhoun by Henry Clay as a tribute to the former's brilliant speech in defense of the Federal Constitution. The piece had been built for Clay from the mahogany paneling in the officers'

"indisputable basis of high character, unspotted integrity, and honor unimpeached."

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The Home, through its agents and brokers, is America's leading insurance protector of American Homes and the Homes of American Industry.



The Duncan Phyfe furniture of the dining room

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